



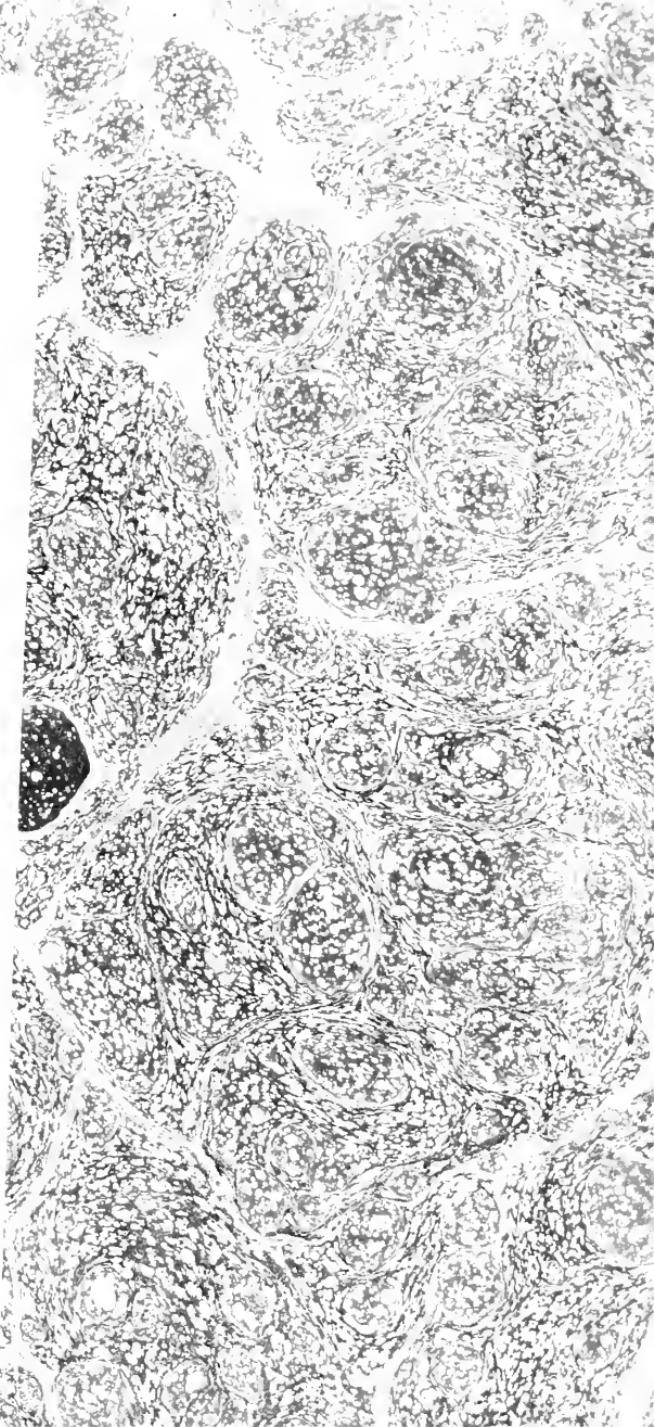
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 Blaxton (J.) The English Usurer, or Usury Condemned, by the most learned
and famous Divines of the Church of England, FIRST EDITION, *with leaf of explanatory
verses opposite, some leaves stained, half calf, an unpressed copy*
sm. 1611 Printed by I. Norton, and are to be sold by I. Long, in Dorchester, 1631

**^{*} This issue is not recorded in the S.T.C.

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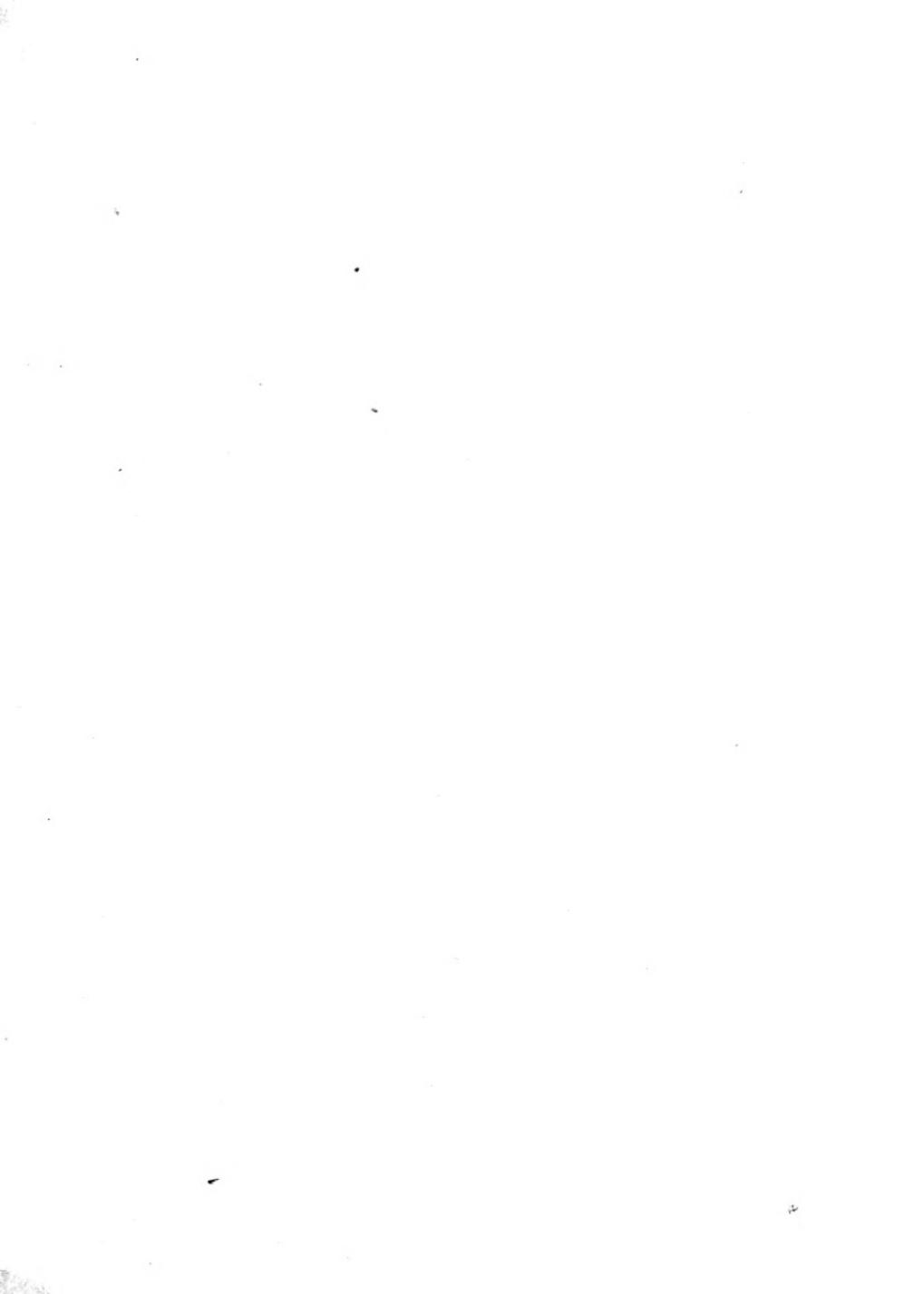
Hof. Bla

1890-1900

"Sole von Edw. Law"
in Danzig
"Von 1890 bis 1900"

139.

1890-1900





The Illustration.

THe *Couetous wretch*, to what may we compare,
better then *Swine*: both of one nature are,
One grumbles, th' other grunts: both grosse and dull,
hungry, still feeding, and yet neuer full.

Resemblance from their *habits* may be had
the one in *Furre*, th' other in *Bristles* clad.

Rich men by others sweat augment their pounds:
the *Hog's* still rooting in the neighbours grounds.

They neyther of them vpward cast an eye,
both downward looke, and pray on what they spie,
Nor differ they in *death*, The *Branne* nought yeilds
till cut in *Collers*, into *Cheekes* and *Shields*,

Like *him* the *Vsurer* howsoeuer fed,
Profits none *living*, till himselfe be *dead*.

Both with the *Christmas-boxe* may well comply
It nothing yeilds till broke, *They till they dye*.

The English Vsurer.



Calvin Epist. de Vsurra.

*In repub. benè constituta nemo færerat tolerabilis est, scilicet omnino debet esse confortio hominum reijci : An Vsurer
is not tolerable in a well established Commonwealth, but utterly to be rejected out of the company of men.*



THE
ENGLISH
VSVRER,
OR
VSVRY CONDEMNED,

B T
The most learned and famous Di-
uines of the Church of *England*, and Dedi-
cated to all his Maiesties Subiects, for
the stay of further increase
of the same.

Collected
By JOHN BLAXTON, Preacher of
Gods Word at Osmington, in Dorcet-shire.

Caluin, Epist. de Vſura.

*Adeo plus quam rarum est eundem esse hominem probum et
feneratorem. It is more then rare, (or it is very seldom
seen,) that one and the same person, should be both an
honest man, and an vſurer.*

LONDON.

Printed by JOHN NORTON, and are to bee sold
by JOHN LONG, in Dorchester, 1634.

the same time, the
Government of
India has
also been
endeavouring
to bring
about
a
more
comprehensive
and
adequate
protection
of
the
rights
of
the
people.

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the
rights
of
the
people.



To the Reader.



Here are some commit vsury, not knowing it to be sinne : eyther because they haue not the Word, or, they vse not the Word for the enlightning of their hearts. Those

that bee ignorant for want of the *M. Mosse,* See

Word, are much to be pitied ; and yet is their want Treatise of that way, the iust punishment of sinne. Those that are vsury Ep-
ignorant for not vsing the Word, are sharply to be stile to the reprooued ; as those whose ignorance accrewwing from Reader.

their owne negligence, is meere sinne vnto them. In *vtrisque non est iusta excusatio, sed iusta condemnatio,* *Sextum ad August. ad*
sayth Augustine, Neyther of both can iustly be ex- *Rom. presby-*
cused ; nay eyther of both is iustly to be condemned. *Ep. 105.*

Others commit vsury, and stand to excuse it, alead-
ging for themselues the authority of men : to these
I answer, as *Lactantius* did to the Gentiles, who
grounded their religion vpon the authority of their *Lact. de*
Ancestours, *Id solum rectum est, quod ratio præscribit,* *Origine er-*
not that which men say, but that which reason war-*roris, l. 2. c. 7.*
ranteth, is right and to be approued.

To the Reader.

Exod. 23. 2. To them that alleadge *examples*, I answer with the ancient prouerbe, *Vixitur preceptis non exemplis*: we must liue by precepts, and not by examples. And with that of *Moses*, *Thou shalt not follow a multitude to doe euill*. To them which iustifie vsury to be lawfull, I stand not heere to make answer : for to that end serueth the treatise following. One. Cyprian. ly, I applie vnto them, that which Cypri- De Simpli- an spake of some Teachers of his time, *Amitate pre- bulantes in tenebris, habere se lucem existimant: satorum*... walking in darkenesse; they suppose they haue the light.

Distrust in Gods pro- liue, I replie : that they may accuse themselues vidence.the of sloth and idlenesse, of infidelity and distrust Vsurers sin. in Gods Prouidence: which is indeed the Vsurers sinne.

Simile.

Maty. 7. 6.:

Simile. 2

Others yet there are, who knowing the practise to bee euill, and themselues not being able to excuse it; they turne their nose vpon the very winde, like the weather Cocke, and like mad men rage at those that would binde them for their benefit: and are like the Swine of which Christ speaketh in the Gospell, who when they haue Pearles throwne before them, turne againe, and all to rent those that cast them. God bee mercifull vnto these kind of Vsurers; and conuert them, (if it bee his will;) for their case is desperate. They are like vnto a foolish pa- tient, who is ready to flie into the face of the Chirurgian, when hee searcheth his wound vnto the

To the Reader.

the bottome, for the curing of it. What will follow hereupon? But the ruine of the Vsurer?

Others, when the Minister preacheth against Vsury, encourage themselues in their vncharitable course of life, by this conceit: that it is but his priuate opinion. This treatise will make it euident, that, *Vsury to bee unlanfull*, proceeds The most not out of the mouths of some few *Humorists* in iudicious the Country, (for so the Vsurers account them:) Diuines but it is the judgement of those who sit at the ^{condemne} ^{Vsury.} Helme, and deseruedly are accounted pillars in the Church of God.

As for the Author of this Treatise: vnderstand, that hee neyther lendeth, nor taketh vpon Vsury: for hee followes his calling, and doth not Vsurers ^{vile} persons ^{PC.} busy himselfe much with the affayers of the world. As for profest Vsurers, hee esteemes them as ^{15.} vile persons, in whose eyes they are most iustly contemned, but hee honoreth those that feare the Lord. which the Vsurers do not. And therefore being free from the guiltinesse of this sinne; he may the moore freely giue sentence vpon the vngodlinessse thereof *Judicet ille de alterius errore* (sayth S. Ambrose) *qui non habet in scipso quod condamnet: iudicet, qui non agit eadem quæ in alio putauerit punienda.* Let him iudge of another mans default, who hath not the same fault to condemn in himselfe: let him iudge of another who committeth not the same thing which hee deemeth worthy the punishing in another.

Know moreouer, that he is a thorough conformable member,

To the Reader.

Member and Minister of the Churc[h] of England.
And for the Scope of this Treatise, it is for the
information and saluation of thy soule, and his

(a) Si quid
ex usq[ue] tuo
reperiatis,
tur ame pre-

cibus tuis

apud deum;

aliam mer-

cedem non

desidero.

vales.

Thy fellow member in

Christ Iesus,

John Blaxton.

A

A Table of the Contents.

CHAP. 1.

V^{er}sury defined by Bishop Downam, and Mr. Fenton.

CHAP. 2.

The distinction of vsury into mentall and actuall. Where actuall vsury is distinguished from other contracts: as
1 From liberall contracts. 2 From all lawfull buying.
3 From lawfull Location or letting to hire, 4 From the contract of Partnership. 5 From aduenturers vsury. 6 From liberall vsury. 7 From recompencing vsury, which we call Interest.

CHAP. 3.

The testimony of sixe learned Bishops prouing it simply unlawfull.

CHAP. 4.

The testimony of the learned Diunes of the Church of England condemning vsury.

CHAP. 5.

Cleare and apt Similies to which vsury and usurers are resembled.

CHAP. 6.

Answereth the objections which are commonly made in defence of vsury.

CHAP. 7.

That usurers are bound to repent, and to make restitution.

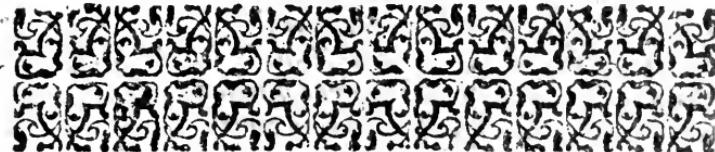
The Names of the most Reuerend
and learned Bishops, and of the most learned and
Iudicall Diuines vsed in this Treatise.

Bishop	1 Sande	Archbishop of York.
	2 Jewell	Bishop of Salisbury.
	3 King	Bishop of London.
	4 Babington	Bishop of Worcester.
	5 Donnam ^l , the hammer of vsurers, Lord	Bishop of Derry in Ireland.
	6 Lake, late Lord Bishop of Bath and wels.	

Doctor	Pie.	Preston.
	Willet.	Williams.
	Sclater.	web.
	Tayler.	Sutton.
	Smith.	wilson.

Mrs.	Wilkinson.	Scudder.	Robrough.
	Smith.	Rogers of.	Mosse.
	Wheatly.	Wethersfield	Fenton.
	Dod.	Rogers of	Dyke.
	Bolton.	Messing.	Bayne.
	Perkins.	Rogers of.	Brinsley.
	Adams.	Dedham.	Siluester.
	Powel.	Northbrooke	Withers.
	Wilson.	Philipps.	Quarles.

The



The Charitable happy, the Vsurers accursed.

O ! thrice, thrice happy he, whose free desires
To charity a holy fervor fires:
Who onely minds Gods glory, by his gift,
And neyghbours good, without sinister drift;
Famine (familiar unto rogues that range)
Shall not come neere his garner, nor his grange;
His fields, with Corne, abundant crop shall couer,
His vines with Grapes; his hedge with Roses ouer;
His downes with sheepe, his dayery-groundes with Neat;
His mounts with Kids, his moors with Oxen great;
His groves with drones (increasing night and day);
His hils with Heards, his smiling meads with Hay;
His fens with soule, his pils, and pooles with Fish;
His trees with fruits, with plenty every dish;
Content and health (the best of earthly blisse)
Shall euermore remaine with him and his;
Him, pride or envy never shall molest;
Or corsue care, foe to repast and rest.
For sh' all-see eye still carefully respects
The Almner's house, and eneir it. protectis;
Till finally, when iustice endeth all,
Sweet mercies voyce him to heau'n's Kingdome ~~and~~;
But th' Vsurer (how-ever here he thrive
In heards and hoards) already dead aline
(No heat of loue, no heart to give a mite,

Blessed are the
mercifull.
Math.5.7.
Psal.37.19.

Phil.4.12.122;
& Tim.6.6.

Ezay 58.8 9,
10,11,&c.

Cursed are
the vsurers.
Psal.33.5.

Ezek. 18.13. Except to gaine and gather double by 't)
Him, in that day (to him a day of woe)
The Holy-one the all-knower will not know.
Shame and confusion shall be-spread him ouer,
Wishing the holes to hide, and hills to couer.

James 2.13. Eternall fire shall fry his thirsty veines;
Reuel.6.15.16 Immortall dying in eternall paines.
His eyes, so nice to looke on Lazarus sore
Shall swim in sulphury teares (tortur'd the more,
To see aboue, in blisse and glory rise,
Whom ruthlesse here, he would not see, in life)
His eares here deafe unto distressed ones;
Shall there heare horror of the damned grones;
Nor shall the voynce of mercy him salute,
Who, in effect, to needy moane was mute:
Millions of masses cannot him redeeme,
Nor all Church-treasure euer ransome him,
From all-thought-passing pangs of wretchednes,
As, endlesse, easelless, and remedyless.

TO SVA SYLVESTER

To

On Vsurers.

O F all men vs'ers are not least accurst;
They robbe the Spittle, pinch th' afflicted worst:
In others grieve they'r most delighted in;
Whilst Giuers suffer for the Takers sinne:
O how vniust a trade of life is that,
Which makes the lab'wers, leane, and th' idle, fatte?

F R A. Q V A R L E S.

F *Enere qui lucrum facit, est homicida Catoni,*
Furtis dupla, huins quadrupla multa fuit.
F *Non facit heredem, priuatur honeste sepulchre*
Qui tenet lucro fanneris auget opes.
Sermo sacer, patres, pins omnis damnat, at una
(*Quae docet errores*) *Conſuetudo probas.*

Iohannes Garbraudus
Oxonienſis.



To the Vfurer.

*Mors tua, mors Christi, fraus mundi, gloria celi,
Et dolor inferni, sunt meditanda tibi.*

Thy death, the death of Christ, the worlds tentation:
Heauens ioy, hells torment, be thy meditation.

Three profit-
able helpe-
s of a godly
life.

Psal. 119. 57
58, 59.

See Bb.
Comper in
Rom. 8.1.



Here bee three most notable helpeſ of a godly life, deliuereſ to vs by Dauid, in three verſes of the 119 Psalme, 57. O Lord, I haue determined to keepe thy Word. 58. I haue made my ſupplication in thy preſence with my whole heart. 59. I haue conſidered my wayes, and turned my feete vnto thy testimonies. Determination is the firſt: It is a good thing by ſetled reſolution to conclude with thy ſelſe that thou wil live godly. Supplication is the ſecond: except by continuall Prayer thy determination bee conſirmed, and strengthned by grace from God, thy concluſions which thou takeſt to day, ſhall vaniſh to morrow. Conſideration is the third, and it is profitable to reduce thee againe into the way of God, ſo often as of weakeſſe thou

thou wanders from it , contrary to thy first determination .
These are three helps to keepe thy heart in the way of God :
so necessary , that if without them thou doſt any norke ,
it is not poſſible but thou ſhalt be ſnared . First therefore
determine to forſake thy Vſury , and to make reſtitution .
Secondly , ſtrengthen this determination by Prayer , ſay
with Dauid , create in me a cleane heart , O God : and re- Psal. 51.10.
new a right ſpirit within me . Encline my heart vnto Psal. 119.36
thy testimonies : and not to couetouerneſſe . Thirdly , con-
ſider thy former courſes when thou wast a thecuuſh Vſurer ,
and ſay with our bleſſed Sauour : What is a man pro-
fited , if he ſhall gaine the whole world , and lose his owne ſoule ? Or what ſhall a man giue in exchange for
his ſoule ? Say with the holy Apoſtle S. Paul , they that will be rich , fall into temptation and a ſnare , and into many foolish and hurtfull luſts , which drowne men in perdition and deſtruſion . Finally , doe good , 1 Tim.6.9.
be rich in good workes , ready to diſtribute , willing to communicate , laying vp in ſtore for thy ſelue a good foundation againſt the time to come , that thou mayſt lay hold on eternall life . Consider what I ſay , 2 Tim. 2.7.
and the Lord giue thee understanding in all things ,
Farewell .

Thy remembrancer , I.B.

18
19
20
21
22
23



THE ENGLISH VSVRER:

CHAP. I.

Of the definition of Vfury.



He contract of Vfury is nothing else but illiberall mutuation, and may thus brief-
Rb. Downard
ly be defined: Vfury is mutuation, or in Ps. 15.
lending for gaine. This briefe definiti-
p. 151.
on doth fully set forth the true nature
Vfury defined.
of Vfury, and sufficiently distinguisheth
it from all other contracts whatsoeuer.

First I say it is mutuation or lending, which is also *Subiectum*
presupposed in the Scripture, *Exod. 22. 25.* and the *vture mun-*
same if need were, might be proued by the other *tuum.*
relatiue, which is borrowing: for lending and
borrowing are relatives: And if he which taketh vp mo-
ney vpon vfury, be a borrower; then he that giueth or
payeth it forth vnto vfury, is a lender.

The contract therefore of Vfury is a contract of len-
ding: now in the contract of mutuation or lending, diuers
Idem p. 152.
things

things concurre, which also belong to the nature of Usury.

1. That it is of such things as are spent in the vse, and consist in quantitie, that is to say in number, weight, or measure, as Money, and Victuals, Corne, Wine, Oyle, &c. which are particularly mentioned; *Dent. 23.19^t*
Lauit. 25.37.

- 2. And therefore is alienation not onely of the vse, but also of the propertie, from which the vse (of such things as are spent in the vse) cannot be seuered.
- 3. As the property is transferred to the borrower, so the borrower standeth to the hazzard of the thing borrowed.
- 4. That it is not a perpetuall alienation of that which is lent, but for a time, which time being expired, the borrower is bound to restore the principall.
- 5. Because the thing borrowed is to be spent in the vse, therefore the borrower is bound, not to restore the selfe same particular which he borrowed, but so much in the same kind, or the same valew.
- 6. It belongeth to the nature of lending, that it be free and liberall. And this is that which followeth in the definition, as the difference to distinguish it from free lending, that it is for gaine.

Usury is for
gaine.

Idem p. 153.
What is to be
esteemed
gaine.

By gaine is ment any addition, ouerplus, or increase, ouer and aboue the Principall, whether it bee money, or money worth, required not for the indemnity of the Creditour, to saue him harmelesse, but for his aduantage, to make him a gainer by lending; for that onely is to be esteemed gaine, which is an ouerplus, clearly

clearly gotten aboue the Principall. And whereas I say it is eyther money , or money worth : this money worth reacheth farre , not onely to goods and wares, but also to labours and seruices , and whatsoeuer else being valuable by money, may lawfully be let or sold for money. And when I say that vſury is lending for gaine, it is ment, that in the first act of lending vpon vſury , or afterwards in the forbearing , whereby that lending is continued , gaine is , if not couenant for , yet at the leaſt intended. So that where there is a couenant or intent of gaine by loane , whether it be in the first act of lending , or afterwards in the forbearing, it is vſury : and contrariwise , where there is neyther a couenant nor intent of gaine in lending or forbearing , there is not vſury, though there be an ouerplus, or encrease receiued ouer and besides the Principall.

The Hebrew word *Nesheh*, is the ordinary name to signifie vſury , as *Fœnus* in Latine , or *νικη* in Greeke, or *Vſury* in English. For the money which is lent vpon vſury, is called *Nesheh*, a biter , or which biteth : and the Hebrew phrase , which signifieth to be lent vpon vſury, is to bite, as appeareth plainly, *Deut. 23.19. Thou shalt not lend upon vſury to thy brother money or meat , or any thing else, After Ishak*, which biteth, that is , which is lent vpon vſury. For whatsoeuer the Vſurer lendeth, it hath teeth, and iawes to eate and consume the substance of other men ; his Corne or victuals which were made to be eaten , doe eate , and his money which was made to be spent , doth wast the substance of others. and therefore Hebrew writers doe teach , that in the name of Vſury is encluded an admonition , not to borrow vpon Vſury : for hee which taketh money vpon Vſury , taketh as it were a ſerpent into his boſome.

This is confessed by *Calvīne* himſelfe , that whereas

Idem p. 154.

The names of
vſury.

Vsurers auoyd the name *Nesheb*, which signified biting; as they doe the name Vsurry among vs, as being odious, and therefore alledged, that they tooke not *Nesheb* but *Tarbith*, as amongst vs they will not be thought to take Vsurry, but consideration, vsance, or interest: therefore the
 Exod. 22.25 Lord forbideth as well *Tarbith* as *Nesheb*, whereby he
 Levit. 25.36. condemneth generally *Quamlibet sortis accessionem* (sayth Caluin) any addition or increase aboue the principall. And vpon *Ezekiel* chap. 18. he sayth the Prophet condemneth not onely *Nesheb* which signifieth biting, but also *Tarbith*, which he translateth *incrementum*, increase: *hoc est* (sayth he) *quicquid lucri sibi avari homines conciliant ex mutuo*; that is, whatsoeuer gaine couetous men doe get to them-selues by loane.

Allhall Vsurry is described by Dr. FENTON, to be pactum ex mutuo lucrum.

Lucre for loane vpon couenant; or
 The couenant of lucre for lending: or
 Lending vpon couenant for lucre.

Dr. Fenton
 Treatise of
 Vsurry, p. 15.

So that these three words, *mutuum, pactum, lucrum*, doe define and circumscribe the entire nature of that Vsurry whereof the maine question is made, whether it be lawfull or not.

And to these descriptions of Vsurry, agree those of our most reuerend, and iudicious Diuines: *vide. Dr. Willet upon Exodus*, p. 509. *Dr. Smith in Willet vpon Leuiticus*, p. 625. *Perkins, Comt.* 8. *Mr. Smith, 18. Sermon vpon Vsurry*. *Dr. Pie, Vsurries Spright coniured*, p. 4. *Powels positions of Vsurry*, p. 4. *Bb. Jewel, vpon 1 Thes.* p. 113. *Amefius de conscientia, lib. 5. cap. 44. Dr. Wilson, Discourse vpon Vsurry*, p. 85. *Mr. Mosse, Arraignement and conuiction of Vsurry*, p. 314.

C H A P. 2.

The distinction of Vsurry.

Vsurry is eyther Inward and Mentall, or Outward and Actuall.

Mentall Vsurry is a lending for gaine without co-
uentant, that is, when the creditor onely inten-
deth and looketh for gaine by lending and for-
bearing his money, but doth not intend or co-
uentant with the borrower for gaine. And this may be
called, the Vsurry of the heart: for the law of God being
spirituall, doth not onely restraine the hands, and out-
ward man; but also the intent and purpose of the heart:
insomuch, that morall actions though in shew good, are to
be iudged euill, if they proceed from an ill intent, and
tend to an ill end: for he that intendeth euill, hath the
like euill will with him that worketh euill: and he which
by lending onely intendeth his owne gaine, he lendeth
for gaine, and therefore, if actuall Vsurry be euill, then the
intent and purpose thereof is also euilli.

Outward and actuall Vsurry is, when the creditour doth
not onely intend certaine gaine by lending, but also co-
uentanth for a certaine summe to be allowed him at a
certaine time, or times. This in the Scriptures is called im-
posing of Vsurry, *Exod. 22.25. Thou shalt not impose Vsurry*
upon him: Wherefore in actuall Vsurry, a couenant is
made for certaine gaine, and in that couenant the very
forme of actuall Vsurry consisteth: for which cause

Idem p. 170. 2

some doe call such a contract, formall Vsurry. And this couenant vseth to be confirmed by obligation, eyther verball, as bills and bonds, or reall, as pawnes, or mortgage; or personall, as suretishep; whereby the creditor is secured for the receipt, and the debtor bound for the payment, both of the principall and also of the Vsurry.

Let vs now see how by this definition Vsurry is distinguished from other contracts, and also other things which may seeme to haue some affinity therewith: for of the rest it is needlesse to speake.

Vsurry distin-
guished.
1 From all li-
berall con-
tracts.
Idemp. p. 157.

It is therefore distinguished 1. From all liberall contracts, as that of donation or free gift, of mutuation, or free lending to spend, of commodation, or free lending to vse, because they be free and liberall, but Vsurry is illiberall and for gaine.

2 From all law-
full buying

2. From all lawfull buying: because in buying there is a perpetuall alienation of money, in Vsurry but for a time.

3 for letting to
hire.
Idem p. 158.

3. From lawfull Location or letting to hire: which is the rather to be obserued, because some imagine, that money and other things which are lent vpon Vsurry, may as well be let as other things. But there is a great difference betwixt Vsurry, and the lawfull contract of Location or letting. And first they differ in the subjects.

Vsurry is in those things which are spent in the vse, and consist in quantity, standing in number, weight and measure. Location, is of such things as are not spent in the vse, neyther stand in number, weight and mea-
sure.

The subiect of Vsurry, are such things as haue no fruitfull vse in themselves, but the gaine which is to be raised by imployment of them, is to be imputed to the industry and skill of the employer.

The subiect of Location haue a fruitfull vse in themselves naturally.

The vse of things lent vpon Vsurry cannot be seuered, or reckoned apart from the property and dominion, because they are such things as are spent in the vse, and therefore if you vse them, you spend them.

The fruitfull vse of things lent, may be seuered and reckoned apart, and is valuable by it selfe, as of Lands, Goods, Houses, &c. which remaine in the vse vnspent.

In the contract of loane, whether free or vpon Vsurry, the lender granteth to the borrower, not onely the vse, but also the property of the thing lent, from which the vse of that, which we lend to be spent in the vse cannot be seuered : hence it is called *mutuum*, because by lending it is made *ex meo mutuum*.

In the contract of Location, the letter granteth to him that taketh to hire the vse onely of the things retaining the property to himselfe.

Because that which is the subiect of loane , and Vsurry, is spent in the vse, and is lent to be spent; therefore the borrower is bound to restore, not the same particular which he borrowed, but so much in quantity or full valew in the same kind, without any impairing, or diminution.

As in mutuation , and Vsurry, the property is translated to the borrower, so with the property also the hazzard wholly appertayneth to the borrower: for the very contract of mutuation includeth in it an obligation , binding the borrower, that what soever becommeth of this particular which he borroweth, he shall restore the full valew thereof at the day appoynted, in the same kind. And to this purpose the borrower maketh promise, either by word or writing, entreth into bonds , and statutes, laying his goods to pawn, or his lands to mortgage, giueth sureties, to assure and secure the creditor for the principall.

Because, that which is the subiect of commodity and Location, is lent, and let, not to be spent, but onely to be vsed : therefore he that taketh the same to vse, is bound to restore the selfesame particular, which for the most part is impayred and madē worse in the vse.

As in Location the vse is communicated to the Hirer, but the Letter retaineth the property: so the thing , if it shall miscarry without the default of the Hirer : belongeth to the Letter, and not to the Hirer, because it came for his hire, *Exod. 22.14.* And it is a rule in law, to whom the hazzard appertaineth , to him the fruit and profit belongeth.

Where there is a Couenant to beare part of the losse, as well as to reape part of the gaine, and this contract, is neyther vsury, nor loane: but a lawfull contract.^{4 From the Partnership.}

Which in Latine is called *Nauticus*, or *Maritimus*, and is a gaine or allowance made for monye which tures vsury. ^{5 From aduentus} is transported beyond the Seas, at the perill and hazard of the Creditor. This is not vnlawfull, prouided, al-^{Idem p. 164.} wayes, that there be an aduenture or hazard in truth, and ^{165.} not in pretence onely; and also that the gaine be proportionable to the hazard.

Which is a gratuitie or free gift, when the borrower finding himselfe much benefited by the lenders curtesie, shall vsury doth of his owne accord in testimony of his thankfulness, freely giue to the lender, who neyther intended when he lent, nor expected whiles he forbore, any gaine; and much lesse couenanted for it.^{6 From libel.}

From that which is called *Vsura compensatoria* recompencing vsury, which we call intrest: which is nothing else but a iust recompence which the Debter, having through his default beeene the effectuall cause of the Creditours hinderance, doth owe vnto him by the Law of nature, and that hinderance may be two fold, *Damnum emergens*, losse arising, or *Lucrum cessans*, gaine ceasing: but this ceasing gaine which must come into estimation, must not be vncertaine and doubtfull, but certaine: or at least very probable.^{7 From record p. 156. Bb. Dotanum in Willet upon Leuit. p. 631. Powells Point. of vsury p. 14. Bb. Jewel. 1 Thellip. 135.}

Here are certaine cautions to be remembred.

First, that intrest bee esteemed not according to the gaine or benefit which the borrower hath had by the im-
plication of the money, but according to the hinderance

or losse which the creditour sustained through the bor-
rowers default.

2 Secondly , that Interest is not to be required *nisi post
moram*, but onely after delay and default committed by
the borrower.

3 Thirdly , that not alwayes after delay it is to be requi-
red , but onely then , when the creditour hath indeed
sustained losse or hindrance by the borrowers delay.

4 Fourthly, that he doe not voluntarily incurre any losse,
meaning to lay the burthen thereof on the borrower, but
doe his true endeauour to auoyd it , eyther in whole or
in part.

5 Fifthly , that when he suspecteth losse or hinderance
by the debtors delay , he descend not into extremities
with those who haue broken day,not through negligence
or vnfaythfulness, but through want and necessity, which
they did not foresee: and let him remember,that where is
no fault, there ought to be no punishment.

6 Sixthly,that the estimation of the interest be not referred
to the creditors owne arbitrament , but committed to the
iudgement of some other honest and discreet men : which
conditions being obserued , it is lawfull for the creditour
to require an ouerplus besides his principall : which ouer-
plus notwithstanding is not vsury.

How vsury discovers it selfe in selling,in buying,in let-
ting,in partnership and exchange,vnder pretence of the ad-
uenturers vsury, vnder the colour of recompencing vsury,
vide Bb. Downam,vpon the 15 Psalme,p.173,175,182,183,
188,191. Dr. Fentons Treatise of vsury, p. 21,22,23,24,25.
Powels positions of vsury, in his Epistle Dedicatory. Mr.
Moffe,in the Arraignement and Conviction of vsury,p.63.
to p.68.



CHAP. 3.

The Testimony of sixe learned Bishops of the Church of *England* concerning vsury.

The Testimony of Bishop Sands.

THIS biting Worme of Vsury , that deuowring Sermon vpon .
wolfe hath consumed many, many it hath pulled 1 Sam. 12. 23.
upon their knees, and brought to beggery : many
such as might haue lived in great wealth, and ho-
nour not a few. This canker hath corrupted all England: 24.
we shall doe God and our country true seruice, by taking
away this euill ; reppresse it by Law , else the heavy hand
of God hangeth ouer vs, and will strike vs.
Vsury a biting
worme, a can-
ker.

God sayth, Lend freely, and looke for no gaine : but Idem Sermon
will the Vsurer, whose money is his god, remit his Inte- vpon Luke 1.
rest because of this ; because the Lord hath so charged 74.75.
him? No , he will not let goe his ten or twenty, or thir- Note.
ty, in the hundred. To him the glory of God , yea and Nothing pre-
his owne soule is vile , nothing is precious but onely his cious to the
money. What the Prophet speaketh of putting forth Vsurer but
money to vsury, he full little regardeth, but feedeth still
vpon his mast , and blesseth himselfe when he waxeth
fat, not perceiuing that God hath already plagued him
with a plague of all plagues, the obduration of his heart.
And although that God hath giuen him ouer into a dull
and fenselesse minde, his eares being so damned vp that
nothing can haue enterance to moue, or touch his hard
heart, yet he still blesseth himselfe, and his accursed soule.
Thou Vsurer, thou idolater, that doſt glory in thy shame,

*Their wealth
prospers not.*

in thy euill gotten gold : doſt thou not know , that thy wealth ſhall melt like ſnow before the Sunne ? Thinkeſt thou ſtill to hold it ? O foole, this night ſhall they take away thy ſoule, perhaps this iſtant, and then whoſe is all this ? After that *Zacheus* fell to the ſervice of Christ, and that Christ entred into his houſe, he preſently forſooke the ſervice of Maſſon, made a large reſtitution of that which he had gained by ſuch vnlawfull meaneſ, and then began to be liberall : and not onely to lend freely, but to giue for nothing. He gaue theone halfe of all his goods to the poore. If God would at this day worke thus in the heart of one Zacheus, a rich Vſurer, how many poore might be relieved by ſuch a reſtitution ? He might maintayne many a needy man , and ſave his owne ſoule. Well, this one thing we know , the word that proceedeth out of Gods mouth againſt vſury , ſhall not returne in vain, if it cannot worke reformation, it will worke conuictiōn.

16. 15. 15.

Item Sermon
upon Rom. 13.
8,9, Sc.

Vſury the can-
ker of the
Common-
wealth:

Euery man is to his neyghbour a debtor, not onely of that which himſelfe borroweth, but of whatſoever his neyghbour needeth : a debtor, not onely to pay that he oweſ, but also to lend that he hath and may conueniently ſpare ; to lend I ſay according to the rule of Christ, *Luke. 6. Lend looking for nothing thereby.* So that theſe ouer-payments, the vſury which hath ſpoyleſ and eaten vp many, the canker of the Commonwealth, is vtterly both forbidden to man, and abhorred of God. To bargaine for Lead, Graine, or Leaſes, with ſuch as haue neyther Lead, Graine, nor Leaſes to pay, neyther any ſuch matter meant, but onely vnlawfull gaine of money, the party to forfeit his obligation, because he neyther can, nor meaneth ſuch payment, and the lender not content to receiue leſſe aduantage then thirty at the hundred, this is but a patched cloake to couer this vild

vild sinne withall. Whatsoener thou receiuest vpon condition , or by what meanes sooner thou receiuest more then was lent , thou art an vsurer toward thy brother, and God, will be a reuenger against thee. He whom thou shouldest obey if thou wilt be fained , doth in expresse words command thee, not to lende thy money for vsury. This Word of God, mancan- Note. Ezod.22.25; Levit.25.27. Deut.23.19.

not dispence withall, and it shall not returne in vaine ; if it cannot be a conuerting commandement ; it shall be a confounding iudgement. The reasons of men for vsury must give place to the precepts of God against it. What man art thou that wilt be wiser then thy Maker ? Hath God condemned it; and darest thou defend it ? is it in his judgement iniurious, and doth thy judgement thinke it e- The reasons of men for vsury, must give place to the precept of God against it. quall ? Hath he seene reason to prohibit it , and dost thou see reason why thou mayst vse it ? such reasons with the makers and vsers of them , the Lords iustice shall de- stroy. And yet in truth all Nations , at all times haue condemned it , as the very bane and pestilence of a Commonwealth : whereof the old Romane both Hi- The old Ro- mans condemn- ed vsury. story and practise is an often witness. These secret shifts are seene of God , and abhorred, and will be re- uenged : well mayst thou escape the hands of man by thy coloured delusions , yet canst thou not escape the sharpe and swift judgement of God: who accordingly as hee hath threatned , will exclude thee out of his Kingdome , interdict thee his Tabernacle, and hurle thee into Hell: Where thy euill gotten money can neyther redeeme nor helpe thee , a iust reward for thy vnjust vsury. Our Apostle requireth that we pay vnto every man the thing that we owe, and we are as much debt- tors to lende freely, as others saythfully to pay the thing which was lent.

Note.

The bowels of compassion are in some men so mar- Idem Sermon upon Micah.
gulously dried and clost vp; that they turne away their faces

faces from all men, that desire any thing at their hands, though they aske it not of gift, but of loane, vnlesse they aske to buy the loane with Vsurie. The Iewes euen till this day will not lend vpon vsury among themselues, but lend freely to their brethren and without gaine. *Iudas* himselfe that sold his Master for money, was not more cruell hearted I suppose then these men are, who for money deuoure their brethren: their hearts are iron hearts, they haue no sparke of pity or compassion left in them, let them not thinke but that one day their gaine shall be their exceeding losse. If *Chrysostome* thought that one euill gotten groat, layd vp amongst a cheft full of money, would be a canker to fret out and eate vp the rest, what shall become then of so much gotten by so vnmercifull and vngodly meanes? Where is loue, where is mercy, when lending of money is become merchandize? Enough hath beeene sayd in this place of this matter, which if it be not amended, be ye assured that the Lord God in his iust wrath will plague you both in your selues, and in your posterity for it.

Note.

2 *Testimony Bb. Iewell.*Sermon vpon
Rom.13.12.

Many liue in vsury, a most filthy trade, a trade which God detesteth, a trade which is the very ouerthrow of all Christian loue: *But their gaine shall be to their losse, and their money to their destruction. He that giueth his money vpon vsury, shall not dwell in the Tabernacle of the Lord, nor rest upon his holy Moun- taine.*

Treatise vpon
the Sacta-
ments,

Deceiue no man by wrongfull dealing, increase not thy goods by extortion nor by vsury. *He that giueth his money to vsury, shall not enter into the Tabernacle of the Lord. He that taketh vsury of his neyghbour, killeth him without a sword, the Lord will auenge it. He will not blesse ill got-*

gotten goodes, they cannot prosper: they will neueron-
tinue, nor remaine vnto the third heire.

Vsurry is a kind of lending of money, or corne, or oyle, vpon ¹ This
or wine, or of any other thing, wherein, vpon couenant and ^{p. 113.}
bargaine, we receiuе againe the whole principall which Vsurry defined,
we deliuered, and somewhat more, for the vse and occu-
pying of the same: as if I lend 100 pound, and for it co-
uenant to receive 105 pound, or any other summe, greater
then was the summe which I did lend: this is that which
we call Vsurry: such a kind of barganing as no good man, ^{No good man}
or godly man euer vsed. Such a kind of barganing as all
men that euer feared Gods iudgements haue alwaies ab-
horred and condemned. It is filthy gaines, and a worke of Note,
darkenesse, it is a monster in nature: the ouerthrow of Vsurers
mighty kingdomes, the destruction of flourishing States, say, Lord
the decay of wealthy Cities, the plagues of the world, and increase our
the misery of the people: it is theft, it is the murthering of sayth, and then
our brethren, it is the curse of God, and the curse of the peo- make such a
ple. This is Vsurry. By these signes and tokens you may confession of
know it: For wheresoeuer it raigneth all those mischiefes it as Bb. Lewell
ensue. doth in this
^{places}

Whence springeth Vsurry? Soone shewed. Euen thence Idem p. 115.
whence theft, murder, adultery, the plagues, and de- The cause of
struction of the people doe spring. All these are the workes
of the diuell, and the workes of the flesh. Christ telleth John 8.
the Pharisees, *You are of your father the diuell, and the lusts Viurers of*
of your father you will doe. Euen so may it truely be sayd their father
to the Vsurer, Thou art of thy father the diuell, and the the diuell.
lusts of thy father thou wilt doe, and therefore thou hast
pleasure in his workes. The diuell entered into the heart
of *Iudas*, and put in him this greedinesse, and couetous-
nesse of gaine, for which he was content to sell his master.
Iudas heart was the shop, the diuell was the foreman to
worke in it. They that will be rich, fall into tentation and
snares, and into many foolish and noysome lusts, which ¹ Tim 6.9.10.
drowne

drowne men in perdition and destruction. For the desire of money, is the roote of all euill. And S. John saith, *Who soever committeth sinne is of the diuell.* I Joh. 3.8. Thus we see that the diuell is the planter, and the father of vsury.

Idem p. 116.

The fruits of vsury.

What are the fruits of vsury? A. 1. It dissolueth the knot and fellowship of mankind: 2. It hardneth mans heart. 3. It maketh men vnnaturall, and bereaueth them of charity, and loue to their dearest friends. 4. It bree-deth misery and prouoketh the wrath of God from heauen. 5. It consumeth rich men, it eateth vp the poore; it maketh bankrupts, and vndoeth many householders. The poore occupiers are driuen to flee, there wiues are left alone, their children are hopelesse, and driuen to beg their bread, through the vnmercifull dealing of the couetous vsurer.

Idem p. 120.

Our forefa-
thers abhorred
vsury.

He that is an Vsurer, wisheth that all others may lacke and come to him and borrow of him: that all others may evers abhorred lose, so that he may haue gaine. Therefore our old forefathers so much abhorred this trade, that they thought an Vsurer vnworthy to liue in the company of Christian men. They suffered not an Vsurer to be a witnesse in matters of Law. They suffer him not to make a Testament, and to be lowe his goods by Will. When an Vsurer dyed, they would not suffer him to be buried in places appointed for the buriall of Christians. So highly did they mislike this vnmercifull spoyleing and deceiuing our brethren.

Idem p. 121.

All professions
of men con-
cerning
Vsury.

But what speake I of the ancient Fathers of the Church? there was never any Religion, nor Seect, nor State, nor Degree, nor Profession of men, but they haue disliked it. Philosophers, Greekes, Latins, Lawyers, Diuinies, Catholikes, Hereticks; all Tongues, and Nations, haue euer thought an Vsurer as dangerous as a theefe. The very sense of nature grooves it to be so. If the stones could speake, they would say

say as much. But some will say, all kindes of vsury are not forbidden, there may be cases where vsury may stand with reason and equity, and herein they say so much as by wit may be deuised, to paint out a foule and vgly idoll, and to shadow themselues in manifest and open wickednesse. Whatsoeuer God sayth, yet this or this kind of vsury, say they, which is done in this or this sort, is not forbidden. It profiteth the Commonwealth; it relieueth great numbers, the poore should otherwise perish, none would lend them.

By like good reason; there are some that defend theft and murder, they say, there may be some case, where it is lawfull to kill or to steale: for God willed the Hebrews to rob the *Egyptians*, and *Abraham* to kill his owne sonne *Iaac*. In these cases the robbery and the killing of his sonne were lawfull. So say they. Euen so by the like reason doe some of our countreymen maintayne concubines, curti-
zans, and brothel-houses, and stand in defence of open stewes. They are (say they) for the benefit of the Country, they keepe men from more dangerous inconueniences, take them away, it will be worse. Although God say, There shall be no whore of the daughters of *Israel*, neither shall there be a whore-keeper of the sonnes of *Israel*. Yet these men say all manner of whoredome is not forbidden. In these and these cases it is not amisse to allow it.

As *Samuel* sayd to *Saul*, so may we say to the Vsurer: thou hast deuised cases and colours to hide thy shame, but what regard hath God to thy cases? What careth he for thy reasons? the Lord would haue more pleasure, if when thou hearest his voyce thou wouldest obey him. For what is thy deuise against the counsell, and ordinance of God? What bold presumption is it for a mortall man to controule the Commandements of immortall God? And to weigh his heauenly wisedome in the ballance of humane foolishnesse? When God sayth, thou shalst not take vsury, what creature of GOD art thou which canst take vsury? When God maketh

Idem p. 124.
The Vsurer's
objection.

Answer.

Some pleade
for Vsurers, &
Papists for
whores.

Idem p. 126.
God cares not
for Vsurers
excuses.

They are of a it vnlawfull, what art thou, oh man, that sayst, it is lawfull? This is a token of a desperate mind. It is found true in thee, that *Paul* sayd, the loue of money is the roote of all ill. Thou art so giuen ouer vnto the wicked Mammon, that thou carest not to doe the will of God.

Idem p. 144.

Thus much I thought expedient to speake of the loathsome and foule Trade of vsury, I know not what fruit will grow thereby, and what it will worke in your hearts. If it please God, it may doe that good that I wish. I haue done my duety, I call God for a record vnto my soule, I haue not deceiued you. I haue spoken vnto you the truth. If I be deceiued in this matter, O God thou hast deceiued me. Thou sayst, *Thou shalt take no vsury*. Thou sayst, *Hether taketh increase, shall not live*. What am I, that I should hide the words of my God, or keep them backe from the hearing of his people? The Learned old Fathers haue taught vs, it is no more lawfull to take vsury of our brother, then it is to kill our brother. They that be of God, heare this, and consider it, and haue a care that they displease him not. But the wicked that are no whit moued, and care not what God sayth, but cast his Word behind them: which haue eyes and see not, and eares yet heare not: because they are filthy, they shall be filthy still: their greedy desire shall increase to their confusion, and as their money encreaseth, so shall they encrease the heapes of their sinnes. Pardon me if I haue beene long or vebmeent, of thole that are Vsurers I aske no pardon.

Note.

Idem p. 145. I haere that there are certaine in this City which wallow wretchedly in this filthinesse, without repentance, I gine them warning in the hearing of you all, and in the presence of God, that they forsake this cruell and detestable sin. If otherwise, they continue therein, I will open their shame, and

and denounce Excommunication against them , and Bb. Jewel
publish there names in this place , before you all. threatneth
That you may know them , and abhorre them , as excommuni-
the plagues and monsters of the world : that if they be cation against
past all feare of God, they may yet repent and amend for Vſurers.
worldly shame.

Tell me thou wretched wight of the World, thou vnkind creature which art past all sense and feeling of Vſurers im-
God , which knoweth the will of God , and doſt the pudent.
contrary ? How dareſt thou come into the Church ? ^{1 Because they} come to
It is the Church of that G O D , which hath Church.
ſayd , thou ſhalt take no vſury , and thou knowest ^{2 Because they} read G O D S
he hath ſo ſayd. How dareſt thou read or heare the Word Word.
of God? It is the Word of that God, which condem- ^{3 Because they} come into the
neth vſury ; and thou knowest he doth condemne it. company of
How dareſt thou come into the company of thy brethren? company of
vſury is the plague and deſtruſion and vndoing of good men,
thy brethren. And this thou knowest. How dareſt They cause
thou looke vpon thy Children ? Thou makeſt the wrath Gods wrath
of G O D fall downe from Heauen vpon them. Thy to fall vp in
iniquity ſhall bee puniſhed in them to the third and
forth Generation. This thou knowest. How dareſt thou
looke vp into Heauen ? Thou haſt no dwelling there :
thou ſhalt have no place in the Tabernacle of the
highest. This thou knowest. Because thou robbest the
poore , deceiueſt the ſimple , and eateſt vp the
Widowes Housēs : therefore ſhall thy Children bee
naked , and begge their bread : therefore ſhalt thou
and thy riches perish together.

The third Testimonie , Bifbop King.

How long will the Vſurer and opprefſor of others Vpon Ionaſe
whose Lawes are as kniues, and whose teeth be of ^{90.}
iron, ſleepe in his bed of miſchefe, as the Pſalmiſt calleth

it, and in the contemplation and solace of his ill gotten goods ?

*Idem p. 444.
Lecture 32.*

How long haue we cried against oppressions , and smitten the oppresours with the rod of Gods vengeance, as *Moses* smote the Rocke ? And yet what one drop of remorse haue we euer wrung from their stony hearts? How long haue we clapt our hands at the shamelesse vsury of this place ? If vsury bee too stiffe to bee moued , yet we must free our soules , and if it were possible, we would also free them that are wrapt in their infares. If they little esteeme the warning of the fifteenth *Psalme* , that give their money vpon vsury , let them at least take heede that receiveuie it. Let them not trie to beare an Oxe vpon their shouolders , when they are vnable to beare a Goate. That is, if pouerty be burthen enough vnto them , let them not adde the burthen of vsury . They aske what they shall doe ? Dost thou aske ? Saith *Plutarke*. Thou hast a tongue, begge. Thou hast hands, worke. Thou hast feete, walke. Thou hast an heart, thinke.

*plutarch de
vsura.*

*Nihil tam
molestum
quam redi-
dere.*

Nauiga , renauga , sale forward and backward, take any paynes , rather then to fall into the mercy of an Vsurer. There is nothing so bitter as to restore.

*Idem p. 504.
Lecture 37.*

I would our Vsurers would marke this , that of all those grieuous offences whereof *Nineueh* had laboured a long time , the rest are held a sleepe , and their names spared , as not worthy in comparison to come in speech with their farre superiour iniquity ; onely the wickednesse of their hands , which is not least in biting the poore , is remembred and reported in speciaall wordes. Spake I of Vsurers ? There are none : neyther is there a Sunne in the Skie. For mine owne part , I know them not. For they haue taken neyther Horse nor Bullocke of mee. But for my brethrens sake both in the City and Country , I wish that their

*Namq; meos
nec agnos
mibi nec ra-
puere iuuen-
cos Plutar-
de nitando
ere alieno.*

their billes and bonds were all heaped together in the Market place; and set on fire, as they were sometimes at *Athens*, that wee might all ioy and say, as *Alcibiades* then did, we never saw a clearer fire. But because we cannot ease our hearts so ſoone of them, nor by ſuch meanes I will tell them for their owne comfort what they ſhall truſt to amongst other things: that although they labour in the fire to get riches, yet the time ſhall come, when there ſhall nothing remaine vnto them but this, that they ſhall be able to know and recount with themſelues, how many debtors they haue quite vndone: As for their treasures of iniquity, let them plainly understand that they put them into a bottomleſſe bag which could hold nothing. Ill gotten goods neuer descend to the third heire; perhaps not to the ſecond, nor first, nor to benefit himſelfe, who thinketh he hath moft handfast. *She gathered it of the hire of an harlot, and it ſhall returne to the wages of an harlot.* They gathered their wealth Vſurers goods by vſury, and vſury or ſomewhaſe ſhall conſume it. *Gn̄i;* ſhall not profpho the Vſurer, as *Lucian* reporteth, lieth in hell, bemoanng *Per-* his hard estate, that *Redocares* an incestuous ſpend thrift ſhould waſte his goods: ſo may theſe, but I leauē their judgement to God, to whom it belongeth. For vengeance is his, and he will repay it. Yet dare I giue ſentence againſt it, as far as the ancient Romanes lawes did: wherein becauſe a thiefe was bound to make reſtitution of double, the Vſurer of fourē fold. Their meaning is plaine enough, that they eſteemed vſury a double theft, and that at the theft. least is my judgement. And therefore as *Alexander Seuerus* made an Act, that none ſhould ſalute the Emperor, who knew himſelfe to be a thiefe, ſo let our Vſurers, take themſelues warned, and diſcharged (ſo long as their hearts accufe them of their double and treble theft) from ſaluting Chriſtians; and much more from eating, drinking, conuerſing, moft of all from praying, fasting, communicating with Christians.

Nunquam
vidi ignem
puriorum.

De male
quasitis, &c.
Micah 1.

Note:
Vſury double
Salute Christians
not to Christians.

The 4. Testimony, Bishop Lakes.

In his works
vol. p. 343.

The diuell the
image of Vsur-
ers.

THIS is no small difference betweene God and the diuell. The diuell in shew, biddeth vs, loue our selues, doe all for our selues, and we are so simple as to beleue him, and thinke that we doe so; whereas the euent proues that we doe all for him, and to our owne ruine: for he is the plaine image of Vsurers, who liue by the sweat of other mens browes, and cunningly grow rich by vndoing others with a seeming relief.

Idem vpon Ps. 50, 21. God himselfe sayth it in the close of this Psalme, *Hearre this all ye that forget God. Iewes, Gentiles, whatsoeuer you proue Vsurers, be, if you be adulterers, drunkards, Vsurers, blasphemers, any way wicked liuers, Consider this (saith God) *Iest I suddenly take you away, and there be none to helpe you.* For if we be guilty of such sinnes, and encourage our selues in them by base conceits of God, God will not faile to reproue vs, and marshall such wickednesse before vs, to conuict vs thereof, and to confound vs therewith.*

Idem Sermon upon John 2, 15. While the Gentleman depopulates the Countrey, and the Vsurer and Victuler are become the chiefe Tradesmen of Incorporations, what wonder if contrary to Gods Law, and the Kings, the whole Land be filled with miserable poore.

The fist Testimony, Bishop Donnam.

This most reverend and learned Bishop prones vsury to be unlawfull by divers arguments.

I Argument.

Proposition.
upon Ps. 13.
P. 25c.

Whatsoeuer peruertereth and ouerturneth an act of vertue, especially such a necessary act to humane societies, that is to say, free lending: it is not onely a vice, but a detestable vice.

But

But vsury peruertereth and depraueth this necessary act of *Assumpt.*, liberality and charity, (free lending;) turning it into an act of selfe loue, couetousnesse and cruelty.

Therefore vsury is not onely a vice, but a detestable *Concl.* vice.

The proposition is proued, because nothing is opposite to vertue but vice. As for free lending, it is a commendable act of liberality, and a necessary duty of charity.

The assumption is cleare and manifest. For whereas by the ordinance of God, and by the Law of nature, lending is free and charitable, intending the good of the borrower, and not of the lender; vsury hath made it illiberal and vncharitable, intending the lenders profit chiefly, if not onely, and seeking, yea couenanting for the lenders gaine as well out of the losse of the borrower as out of his gaine. The property of charity is not to seeke her owne, but the good of others, and whereas other vertues serue for the good of the subiect wherein they are, the acts of charity and liberality are referred to the good of others: lending therefore being an act of liberality and charity, ought to respect the good of the borrower, if not onely, yet chiefly; but lending by vsury is made an act of selfeloue, wherein the good of the borrower is sought either not at all, or but in a secondary respect, as it serueth to further the lenders gaine. For indeed the lender by vsury couenanteth absolutely for gaine, which happeneth sometimes out of the borrowers losse, and sometimes also out of his gaine, which the Vsurer will pretend to seeke and respect, but the truth is, he will never looke after his neighbours profit, vniuersallie therein he may be sure to find his owne gaine.

The vsurers lending therefore is an act of selfeloue, and it is also an act of couetousnesse. For whereas lending proceedeth from one of these 3 fountaines, either from Christian charity, or from ciuill loue and humanity, or from couetousnesse: he is sayd to lend in Christian charity, who len-

Note.

Vsurers couenant absolute-

ly for gaine,

Lending pro-
ceedeth from
3 fountaines,

lendeth for the Lords sake to his needy neighbour, looking for nothing againe: in ciuill charity or curtesie, who lendeth to pleasure his friend, looking for his owne againe: in couetousnesse who lookes for more then his owne. For indeed what is ~~more~~, that is couetousnesse, but an vn-lawfull desire of hauing more.

2 Argument.

Idem p.310. Vsurry cannot be practised with a good conscience, because it cannot be done in fayth, that is to say, in a sound perswasion out of the Word of God, that it is lawfull: and *Rom.14.13.* whatsoeuer is not of fayth is sinne.

3 Argument.

Phil. 4. 8. That which is not honest and of good report, is not to be practised. For the Scripture teacheth vs, that we should *Rom. 12. 17.* doe such things as are honest, and of good report, prouiding for honest things, not onely before God, but also before men, abstaining from all shewes of euill.
1 Thes. 5. 22:

*Improbans
etur in quaestus
qui in odia
hominum in-
currunt ut
fancinatorum
De Off. lib. 1.* But vsury is a very odious thing, and of ill report: the very heathen by the light of nature detested it. *Tully* saith, such things are to be disliked which are odious, as namely that of Vsurers. *Columella* sayth, that vsury is odious even to those whom it seemeth to helpe. *Aristotle* sayth it is hated most worthily, &c. As for Christians, vsury in anci-

*vid. Cent. 12.
cap. 4.
The Vsurers
house called
the house of
the diuell.* ent time was so odious among them, that if any were but suspected to be an Vsurer, his house was counted the house of the diuell, no neighbour would fetch fire at his house, or haue any thing to doe with him, children would poynt at him in the streets: yea, by the lawes of Christians they are diffamed persons. The Scriptures censure vsury as an abomination; that is, as a sinne to be abhorred. and Ps. 109.11. the holy Ghost vseth this interpretation against the wicked: Let the exactour (meaning thereby the vsurer, as all Translations, almost, besides some English doe read) ensnare all that he hath. Whereby it may be gathered, both that to be an Vsurer is an odious thing, and that it is a curse to fall into his snare.

Seing therefore vsury is and alwayes hath beeene a thing so odious and of so bad report , no Christian can practise it with a good conscience. The Vsurer denies the conclusion.

The Vsurer sinneth against God, his neighbour, and himselfe.

First against God by impiety and vngodliness. For the Leuit 25. 36.
Neh 5. 9.
Vsurer wants the feare of God.

2 He disobeiyeth the Commandements of G O D , straightly commanding free loane , and sharply forbidding vsury , and contemneth the threatenings of God denounced against the same. Idem p. 270.

3 He sinneth by infidelity , in not beleevuing the gracious promises of God made to those who lend freely : fidelis , for as Chrysost. hath well said *tunc assias ignos*, vsury is the efspring of infidelity.

4 By diffidence , ending commonly in prophanesse. For the Lord would haue our faith concerning spiritual blessings in heauenly things , to be excercised and confirmed by our affiance repos'd in his goodness for temporall blessings in earthly things , as may be gathered by the order of the fourth and fifth petitions of the Lords Prayer. — But the Vsurers whole endeouour is to settle himselfe and his estate as it were out of the gunshot of Gods prouidence : he will not deale by husbandry, or traffique because of the hazards whereunto eyther of both is subiect : that is to say , because of his diffidence in God, to whose prouidence he dare not trust his goods: and therefore he will make sure worke for himselfe, that he shall not neede to stand to Gods courtesie. The practice of vsury shall bee as a Tower of Babel vnto him , that whether G O D do blesse the traffique of men , or not , or whether it goe well or ill with Husbandrie , hee will bee sure both of his Principall and of his gaine. All is one to him , whether the Marchants gaine or loose , sinke or swime , whether there bee Famine or plenty faire.

The Vsurers
dare not trust
to Gods prou-
vidence.

Note.

Ezech. 22. 12.

weather or foule , hee feareth no flouds In a word ; his chiefe endeour is, that in respect of worldly things hee may haue nothing to doe with God ; and so at length of a faithlesse man hee becommeth also prophaine , hauing forgotten God , as for this sinne the Lord chargeth *Ierusalem*, neyther is God , I meane the true God in all his thoughts ; for his god *Mammon* doth wholly possesse his heart.

Vsurers idolaters.

The Vsurer sinneth by Idolatrie. For seeing the roote of vsury is couetousnesse (which is the roote of all euill) it cannot bee denied ; but that euery Vsurer is couetous ; and euery couetous man is an idolater Epb. 5.5. And a Seruant of *Mammon*, Mat. 6. 24. And therefore no true Seruant of the Lord, now you must remember , that for couetous persons and idolaters, there is no inheritance in Heauen.

Item p. 232. The Vsurer is for whereas there are two duties especially to be practised both vniust & vncaritable.

Secondly , the Vsurer sinneth against his neighbour towards our neighbour, that is to say, Iuitice and Charity: Justice , to give euery man his owne, and Charity,not to seeke our owne but other mens profit Justice: to do no wrong , Charity , to do good to all ; vsury offendeth against both , as being both vniust and vncaritable. Which copulation is duely to be marked. For whereas

Note. some alledge, that vsury is not against Charity, when neyther the lender nor borrower is hurt thereby , it shall hereby appeare , that if at any time it may seeme not to be opposed to Charity as an hurtfull thing, yet it is always opposed as an vniust and vnequall thing. For first, the generall Law both of Iuitice and Charity is this, as you would that men should do to you , so do you to them. likewise. But when you haue neede to borrow , you would that Men should lend you freely , and not impose Vsurry vpon you: therefore in like case , when others would borrow of you in their

See the answer
to obiect 2. 2.

their necessity, you ought to lend them freely, and not impose vsury vpon them.

Thirdly, the Vsurer sinneth against himselfe by desperate folly. For as every notorious Malefactor may truly be said to cast away himselfe, and is guilty of selfe-murder, as it is said of *Korah* and his complices, *Num. 16.38.* so the Vsurer sinneth against himselfe, ^{Idem p. 272.} The Vsurer sinneth against himselfe, ^{Idem p. 272.} likewise pulleth vpon himselfe the fearefull iudgements of God, and is guilty of his owne ouerthrow. For the Lord hath threatened not onely the translation of their goods from them in this world, *Pro. 28.8.* but also, as touching the world to come, that they shall not dwell in the Mountaine of Gods holinessse (as may be gathered out of the *15 Psalme*) but that they shall die the death, meaning therby the death of the soule.) and that you may know to whom the cause of the Vsurers damnation is to be imputed, it is added, and his blood shall be vpon him. And that is it which *Leo* saith; *Fœnus pecuniae, funus est animæ*, the gaine of vsury is the graue of the soule.

The 6. Testimony, Bishop Babington.

Here be great flies, and those be great men, that ty-
rannously rule, not shearing but shauing to the very skin, if they take not skin and all. And there be lesser flies, and those be Vsures, and other biting binders, who with their *Nouerint vniuersi*; make an vniuersall ruine of many a mans estate, and doe feich him in still with The conditi-
tion of this obligation, that in the end his condition is wo-
full, and his heapi breaketh with the bitter griefe of Be it
knowne to all men. Surely these are cursed flies indeed, the
suckers of our sap, the bibbers of our blood, the pinchers
of our hearts, and the stingers and wringers of our very
soules. The *Egyptian* flies was nothing like vnto them, but
yet you see was a great plague of God, sent to punish the
sinnes of men. But let them remember that these flies of
Vsury ^{be cur-} *Egypt*

Egypt had but a time , God sent them in wrath , and tooke them away in mercy , vpon intreatie . Some Moses or other shall stand vp , and the Lord shall send a strong West wind , to take these canker wormes away , and cast them into the red Sea , that in our coast they may torment no longer . Amen .

Idem-vpon the
Commandments p.69.
7o.

If a man (iathi the Law) borrow any thing of his neighbour , and it be hurt or else die , the owner of it not being by , he shall surely make it good . If it be an hired thing he shall not make it good , for it came for his hire . In which Law , if we well weighe it we may first see , that if we haue that thing which our neighbour would borrow , and we be able , without our hurt , well to spare it him , we are bound to do it , or else we sinne against this Law of G O D ; and we even steale from our brother , that which in right is his . For God would not ever haue made a Law for recompence of

It is a necess-
tary duty of it had beene a necessary duty of loue to lend when we
loue to lend may : therefore this marrownesse of heart , and vrkyn-
disposition , to grudge vnto any that good which by
lending wee can possibly do him , it is hatfull in the
eyes of God , and a plaine breach of this Comman-
dement .

Secondly , in this Law , (as one hath very well noted ,) wee may see a great light giuen to that hard controuersie concerning v fury of money . For marke I pray you , how he saith in plainetermes , that if the thing were hired ; and though it perished in the vse , yet should it not be made good by him which hired it , for it came for his hire . The money which Vsurers give out , is hired as you know . Therefore if it were a thing that might be hired , you see the sentece of God , though it perished .

Secondly ,

Secondly, marke againe how the Lord sayth, though a man lend of meere loue freely without any hire, yet shall his recompence be nothing more, then good will againe, vniess he die, or be hurt which he lendeth. Now money neyther dyeth, neyther commonly is any whit hurt, but returneth every way as good as it came.

Thirdly; consider how the Law will haue an apparent hurt of the thing lent, or else it alloweth no recompence, but Vsurers wil haue consideration for likely losse: for, say they, If I had had my money, possibly I could haue gained thus much with it: yet are they not sure they could haue done it, for God could haue crossed their expectation, and being not sure that they could haue gained, it is not apparent that they haue beene hindred: but this Law of God prouideth in equity onely for apparent harme, and therefore nothing for them.

Fourthly, the equity of this Law is onely this, that good will be no loser, and therefore prouision is made They will haue for recompence, if the thing lent received hurt. But Vsurers will haue their good will, as they call it, certaine and an excessive gainer.

Fiftly, in this law of God, the borrower is respected, that he should haue helpe of his neyghbour, and not pay for it, vniess he hurt the thing which he borrowed, but vsury regardeth wholy the lender. Wherefore it seemeth that if this Law of God had euer any equity, this vsury of money had euer plaine iniury, and that this kind of lending is voyd of loue, and therefore apparantly a breach of this Commandement.

C H A P . 4 .

The judgement of our most Learned and Orthodox
al Diuines concerning vsury.

The first Testimony, Doctor Willet.

Upon Exodus, p. 509. vsury defined. Before the feuerall poyns belonging to this question can be discussed, first we must see what vsury is. 1. *Plus ex mutuo velle, quam mutratum sit, iniquum est,* to desire more by lending, then was lent is wicked. *Caietan.* 2. *Vsura est lucrum quod accipitur, solius mutationis causa.* Vsury is a gaine, which is taken onely for lending. *Wyclif.* *Quem quid lucri prater sortem dabatur,* what gaine soever was giuen beside the principall: whereupon it is called in the Hebrew *Tarbitz*, that is, encrease of the multiplying. *Calvin.* 3. After the same manner was vsury defined in former times; as *Carthag.* 3.c. 16. *Nullus clericorum amplius accipiat, quam cuicunque accommodavit,* that none of the cleargy should receiue more then he hath lent. *Augustine* thus describeth an vsurer, *Si plus quam dedit, expectas accipere fecundatoris,* if thou looke to receiue more, then thou hast giuen, thou art an Vsurer.

That this kind of vsury is vtterly vnlawfull, and not to be practised among Christians, it shall appeare by these reasons.

First, the Hebrews were forbidden to take any vsury at all of their brethren; of the Gentiles they might: but now *diruta est maceris,* the wall of partition is taken away, there is neither Iew nor Gentile, but all are one in Christ. *Calvin.*

Secondly, *Vsura ex suo genere nocima est,* Vsury euen of it selfe is hurtfull, because it is called *Nefesh,* biting, *Caietan.* And the law of nature teacheth: that we should not doe that to another, which we would not haue offered to our selues.

Of it selfe
hurtfull.

Third-

Vsury condemned.
vnlawfull to
the Iews.

Thirdly , vsury was detestable among the Heathen, Detestable as
much more odious ought it to be among Christians : ^{among the Hea-}
as Cato being asked what it was to play the Vsurer,
answered , *Idem quod occidere* ; all one , as to kill : and
further hee said , that in former time , they vsed to
punish a theefe but in two fold, an Vsurer in foure fold;
Caluine.

Fourthly, vsury is against the first institution of money, ^{Against the} *Pecunia innuenta est, &c.* Money was inuented, and found ^{first instituti-}
out, that thereby things necessary for the maintenance ^{on of money,}
of this like might bee prouided : but now it is per-
uerited and abuled to couetousnesse, that money may en-
crease money.

Fifthly , the Scripture absolutely condemneth vsury *Vsurery against*
Ps. 15. 5. Ezech. 18. 17. And *Chrysostome* saith, *Vsurery against* *Scripture.*
rius super omnes mercatores maledictus , the Vsurer is
accursed beyond all Merchants and trading men. And ^{Hom 38. sup.} *Math.*
hee further vseth this comparison , like as when one
fifeth Wheate or any other graine in a sieue , all the ^{Vsurers are} *graine by little and little slippeth thorow* , and so , ^{cursed.}
Solum stercus remanet in cribro , onely the soile and
durt remaineth in the sieue : so of all the substance and ^{An excellent} *ill gotten goods of Vsurers* , *Nihil remanet preter pec-* ^{comparison-}
catum , nothing remaineth beside sinne, &c.

If it be Obiectet , that God permitted the He- *Obiect.*
brewes to take vsury of the Gentiles , therefore it was
not simply vnlawfull : to this it may bee Answered , *Answe-*
that they were those seuen Nations of the *Canaanites* ,
of whom they might take vsury , which Nations they
were commanded to destroy : and so by this meanes
they might weaken their estate , and empoverish
them : whereupon *Ambrose* inferreth, *Ab hoc usuram*
exige , quem non sit crimen occidere. Exact vsury of
him,

him, whom it is not vnlawfull to kill.

Objection.
P. 511, 112. But Dr. Willet hath certaine considerations, which make the receiuing of some gaine by the loane of money, not vnlawfull.

Answer. Obserue his considerations diligently, and thou wilst vtterly dislike thy vsurious practises.

First, if thou lend thy money vpon vsury, thou must not be such a one as maketh it thy trade to liue by letting of money.

Secondly, thou must not lend money vpon vsury to those of the poorer sort: for to such it is simply forbidden to lend vpon vsury, *Exod. 22, 25*, and that which he allowes, is properly no vsury, (as he sayth:) but rather a gratuity, that he which hath gained by anothers money, should, to shew his thankefull mind, make him, which was the occasion thereof, a reasonable partaker of his gaine, *Gratitudo animi legi naturali mandatur*: this gratitude and thankfulnessse of mind is commanded even by the law of nature.

Thirdly, the interest which thou receiuest must be moderate not excessive.

Fourthly, this consideration which thou receiuest for the loane of money, must not be *ex patto*, it must not be agreed vpon by any certaine compact or couenant: as the words here are, *To te s'mun, non imponetis ei*: you shall not impose or lay vpon him vsury. It is not lawfull to couenant with a man certainly to pay so much; he may loose by vsing the money, he may be in hazzard also of the principall; for the lender then to receive a certaine gaine, where the borrower is a certaine loser were not iust. Such indifferency must be vsed, as that the borrower be contented, as to be made, partaker of the gaine, that commeth by his money, so also proportionably to beare part of the losse.

The second Testimony, Dr. Smith.

**In Willet
upon Levit.
g. 625.**

THIS is the full definition of vsury: *Quando aliquis aecedit usum rei gratia interposita paliione*: When as any thing

What say you
to these vsu-
ers.

things commeth for the vse of money aboue the principall, vsury defiued, by way of contract, or compact: for so it is sayd in the law *lo tefimun, non impones*, Thou shalt not put vpon him vsury.

That opinion which condemneth all vsury, is grounde vnsuray condemmed vpone evident testimonies of Scripture, *Psi. 15.5. Pro. 28.8. Ezek. 18.13.17. & 22.12.* and these places haue somewhat in them more generall, then to be restrained to the poore: as that in *Ezek. 22.12* In thee haue they taken gifts to shed blood, in thee haue they taken vsury and encrease, and thou hast greedily gained of thy neighbour by extortion: these kinds of oppression may be committed as well against the rich as poore, though more against these then the other.

The second Argument against vsury, is from the decrees, ^{2 Arg.} of counsels, and testimony of Fathers, which generally forbid all vsury. *vide locum.*

It is answered to these, and the like testimonies, that the Fathers speake against cruell and unconscionable vsury: *Quia omnibus seculis plus satis obtinuit*, which preuailed too much in euery age.

But surely they condemne all vsury whatsoeuer: as *Answ.* *Augustine* sayth, *Si plus quam dedisti expectas accipere, fa-* in *I.33.6. con. 3.3.* *nator es: if thou exspect to receiue more then thou ga-*uest, thou art an vsurer. And *Bernard* sayth, *quid est usu-*ra? *venenum patrimonij: quid est usura legalis? latro pre-*dicens quid intendit, what is vsury? the poyson of ones patrimony: what is legall vsury? a thiefe foreshewing what he intendeth; inter praecept. familiar.

The third generall Argument against vsury is, from ^{3 Arg.} naturall reason: as *Aristotle* thus reasoneth against it.

First, from the vnprofitableness of it: for he that is rich in money, may oftentimes want necessary food. *monetaria am-* *pientia ergo-* *causa regni*.

*et omnis usus usurpar
ad hanc sicut ibid.*

Secondly, from the infinitenesse of the desire of money: all men that are desirous of money, doe encrease it infinitely, whereas every laudable act, hath a certaine and determinate end.

Thirdly, they peruer the end for the which money was appoynted, which was for commutation, and to be a meane to the end: but they make money it selfe the end.

Fourthly, the manner of the gaine sheweth it to bee vnnaturall: for it is according to nature to reape profit from the fruits of the earth, or from Cattell: but it is against nature to reape gaine from men, from one another: and wheras money begetteth money; whereof vsury hath the name *nurs*, of begetting.

Obiect.

Answe.

To these reasons some answer, That although money be barren ofit selfe, yet by money one may purchase grounds which will bring him fruit: But still the argument is good for originally this encrease commeth out of money by mans industry: and so by two things not apt to bring fruit, gaine is had: by men, and money: and besides this answer serues not, but onely for profitable vsury: but where one taketh vp money to supply his want, and necessity, there ariseth no such fruit.

The third Testimony, Dr. Williams.

The true
Church.p.438.

THAT you may perceiue and understand, how odious and how detestable this biting theft is, I beseech you to consider. First, how vnjust he is, especially in these two Vsurers vnjust things: 1 In selling that which he oweth vnto the poore, against all laws for the law of nature tells thee, that he which hath, should lend and helpe him which hath not, as we see the flood, finding the emptinesse of a poole, will not passe vntill it fills it; the Law of *Moses* bids the same thing; and the law of grace confirmes it, saying, *Doe good and lend hoping for nothing againe*: and yet the covetous man fels that which God commands him to giue: and he lets that for
 2 Of Moles.
 Luke 6.35.
 3. Of grazie.

vse which the Lord inioyneth him to lende for loue.

2 In eating that which he never laboured for ; for the Gen. 3. 19. Lord sayd , *In the sweat of thy face thou shalt eat thy Bread* : but the Vsurer eateth the labour of other men, The vsurer eateth what hee and for the vse of his money he vseth to get vineyards never laboured which hee planted not , Houses that hee builded not, ed for. and many other things that he never laboured for.

Secondly , how cruell he is ; because he eateth and ^{Hee is more} drinketh that with ioy and laughter, which the poore man cruell. hath gotten with griefe and teares.

Thirdly , how for his theft hee transcends all other ³ ^{Hee is the} kind of Theeues whatsoeuer : for as there is not a more went at all effectuall plague to hurt a man then a familiar enemy : Theeues. so the Vsurers, being domesticall foes , they doe impouerish and disinherit more men then any other Theeues can doe ; because other Theeues steale secretly and in the night time , but the Vsurers follow their trade manifestly , though cunningly , day and night : and therefore , when the Romanes enioyned other Theeues to make double restitution for their theft , they compelled the Vsurers to restore fourefold for their transgression.

Fourthly , how fearefull is the punishment of such theft ; because , as they haue spoiled others , so they shall be spoyled themselues ; and their ipoyle will bee the greater : because that as the Dog , snatching the Bread out of the Childrens hands , snatcheth the hand withall ; so Vsurers , seeking the wealth of the poore, ¹ ^{In this world} are thereby become the vtter ruinne of the poore , and therefore their wealth shall be soone taken from them.

2 As they haue punished the poore on Earth more then ² ^{In Hell.} many others , so their punishment in Hell shall be greater then most sinners.

And in this there infernall punishment , it is obserued How the vsurers and their children shall perpetually curse each other, the father saying, cursed art thou, O sonne, because that for thy sake I am tormented in this flame ; for I

became an vsurer, lest I should leauie thee a begger; I gathered wealth, that thou shouldest not be poore, and I was contented to be poore in grace, that thou mightest be rich in goods; and therefore I am now poore in all things, but in tormentes. And the sonne, on the other side, saying vnto his father, nay, rather cursed art thou, O father, *Quia nisi male congregasses mibi diuitias, non male congregatas conservasssem;* because thou gatherest thy wealth with iniquity, and leftest them vnto me with a curse, which hath consumed them and destroyed my soule.

The forme of
an absolution
which Antoni-
nus vied to an
vsurer.

That Seraphicall Doctor *Antoninus*, Arch-bishop of *Florence*, after he had heard the confession of a wretched Vsurer, gaue him no other absolution than, *Deus misere-
atur tui, si vult, et condonet tibi peccata tua, quod
non credo: et perducat te in vitam eternam, quod est
impossibile:* God be mercifull vnto thee, if he please, and forgiue thee thy sinnes, which I doe not beleue, and bring thee to eternall life, which is vnpossible: that is, *Rebus sic stantibus*, if God doth not wonderfully worke a strange conuersion in his heart, and the Lord himselfe threatneth, that he which robbeth or giueth to vsury, and receiueth the increase into his bags, he shall dye the death, and his blood shall be vpon him.

The fourth Testimony, Dr. Sutton.

Lectures upon
Rom. 11. p. 296:
vsurers excuse
their sinnes.
p. 476.

There is no sinne, be it neuer so prodigious and foule but his master hath some plea for it, and some reason to vphold it. Some haue Scripture, as couetousnesse hath *1 Tim. 5. 8. V/sury hath, Deut. 23. 20. Vnto a stranger thou mayst lend thy money vpon vsury, though not to thy brother.*

Many perswade themselues that they haue lawfull callings when they haue none; such as liue by vsury, carding, diceing, playing, these haue neyther the Author, God, nor the end, the common good.

No calling is lawfull , when the action pleaseth not God , as *1 Cor. 10. 31.* By this I hope some will learne at last to give ouer their calling , whereby they bring not honour , but dishonour vnto God : those that liue vp-
on vsury , by dicing-Houses , by penning and acting of Playes , let them all remember this , mine heart trembles to thinke , what calling these men haue , my Soule wonders how they gloriſe God in them , I maruell how these make for a publicke good : How God is honoured , a kingdome bettered , the common good promoted by them I know not ; I beleue not .

The fifth Testimony Mr. Wilkinson.

Let those who plead this cause consider , that God dispenseth with no vsury , when *Nefesh* the biting: and *Tarbit* , which they call the toothlesse vsury are both condemned . *Ezek. 18. 8. 13.* That the lender , for eight or fife in the hundred , deales not as he would be dealt withall , for he himselfe would neyther give eight , nor fife , nor two , if hee could borrow freely ; and the rule of loue is , to doe to all men as we would they should do to vs , *Mat. 7. 12.* Let them consider how vsury is cried downe , among other oppressions *Neb. 5. & Ps. 15. 5.* How it is condemned by the Councell of *Nice* in Clergy men , as a matter of filthy lucre , (if filthy lucre in Ministers , then no righteous dealing in others .) how it hath beene the vitter ruine of many thousands in our Nation ; how in the Church of Rome at this day , all Vſurers are excommunicated monthly ; how no man of note in all antiquity *Iewes and Manichees excepted* none I say of honesty and learning , for fifteene hundred yeceres after Christ hath euer undertaken the defence thereof : wherefore as *Joash* sometimes sayd to the men of *Hophra* , when they stood for *Baal* against *Gideon* , Will you contend for *Baal* ? let him plead his owne cause : so say I to the patrons

Debt booke p. 61. 62.
All vsury for bidden.

Vſury the
ruine of thou-
ſands.

No honestlear-
ned men defen-
ded vſury for
fifteene hun-
dred yeceres af-
ter Christ,

of vsury ; will you contend for Mammon ? let him plead his owne cause.

The sixt Testimony, Mr. Smith.

VSURY IS A vnlawfull, for :

First, It is against the law of charity because ch-
against charity, rity, biddeth vs to give euerie man his owne, and to re-
Sermon vsury. quire no more then our owne : but vsury requireth more
than her owne, and giues not to other their owne. Charity
reioyceth to communicate her goods to other, and vsury
reioyceth to gather other mens goods to her selfe.

Against the Secondly, it is against the law of nations, for every nati-
law of nations. on hath some law against vsury, and some restraint against
vsurers.

Against the Thirdly, it is against the law of nature, that is the natu-
law of nature, rall compassion which shoud be among men : the rich
and of God. shoud distribute and doe good.

Fourthly, it is against the Law of God. *Exod. 22. Len.
25.36. Deut. 22.19.*

Some thinke that vsury is lawfull, because it is gainefull
as *Saul* thought that the idoiliaters beasts shoud not be
killed, because they were fat: But as he was commanded
to kill the fat beasts, as well as the leane, so we are com-
manded to kill fat sins, as well as leane sins : gainefull sins
as well as prodigall sinnes.

The 7. Testimony, Mr. Wheately.

Caveat for the
courteous.

P. 71.

Vsurry a noto-
rious iniustice.

3 sorts of bor-
rowers,

VSURY IS A notorious iniustice : when a man makes a
gaine of lending, and binds the party borrowing, with-
out consideration of his gaines or losses, to repay the prin-
cipall with aduantage. For whereas there be three sorts of
men that vse to borrow, either poore men, whom necessity
driues to it, or ynthrifts, whom prodigality driues to it;
or sufficient men, that hope to make a commodity of it : it
is apparent by the confeision even of those that would
seeme to say somewhat for this vsury, (as if it were not a
needy

finne simply that it is wicked to lend on Vse to the poore
needy borrower , for God hath stately commanded to
lend vnto him freely. And for the vnthrifte, it is also certaine
that he shoulde not be lent to at all ; for that is to feede
his issue with ill humors , and to put a Sword into his
hand wherewith to destroy himselfe : and thus the Vsurer
ers most accustomed and greatest gaines are cut of. Now
for the third kind of men, of them to exact gaine vnconditi-
onally, not respecting their loosing or getting, is altogether
against the Law of Charity, and equity both for the light of
nature will not suffer any to deny this principle of Equity,
that he which will haue part in wealth, must also haue part
in woes ; and he that will diuide the sweet , must also
diuide the sower : he that will take of the good successe,
must also take of the bad. And the light of Religion
will not suffer him that hath any of it, to deny this prin-
ciple of Charity ; that Christians must serue one an-
other in loue, and not themselves alone in selfe-loue : both
which principles are directly contrary to the very trade
of the Vsurer ; for he makes sure for himselfe to haue
a part onely and infallibly in the profit, and therefore
serues himselfe alone , and not also his brother : and for
this cause the Vsurer is set among those that cannot
come to dwell in the Mountaine of God : which hee
should not be, were he not vniust. So then the Vsurer,
whether he do it plainly, or vnderhand , as men haue a
thousand policies to couer their sinne in this respect ,
must vndergoe the imputation of living by wrong and
iniurie.

Vsurers gaine
most by vn-
thifts.

The Vsurer
serues him-
selfe alone,
not also his
brother.

The eight Testimony Mr. Dod.

IN the same colourable theft is that common sinne of
Vsury , which is of euill report , and hurtfull effect
amongst men, and is forbidden of God in the Law and
Prophets. It is evident in *Lexit. 25. 35. 36.* That
the feare of God , and a louing and mercifull regard of
our

The causes of
Vsury.

I Want of
Gods feare.

^{2 Loue to our} our brothers life, be the preferuatiues to keepe men from
brethren. this Vsury : therefore the practise hereof doth grow
from the want of the feare of God , and of compassion
to our poore brother. Adde hereunto , that vsury is not
a calling appointed of God , but a humane inuention,
denised by worldly men to gaine filthy lucre to them-
selues, whereby they liue of the sweat of other mens brows,
and doe many times adde affliction to the afflicted , and
build vp themselues in the ruines of their poore neygh-
bours, whom they ought freely to support.

Vsury not a
calling appoin-
ted of God.

The ninth Testimony, Mr. Bolton.

O Ut of the widenes of the conscienties of wicked men,
proceed much mincing and excusing, many interpre-
tations, fauourable constructions and distinctions of sinne.
As for example, that vsury is of two sorts, biting and tooth-
esse ; when all kind of vsury is pestilent, and most certain-
ly damned in the booke of God.

Discourse of
true happiness.

P. 55.

All vsury con-

demned.

Vsury condem-
ned by the
best Diuinies.

Idem p. 183.

It is a fretting
canker.

Note.

Ministers may tell the mercilesse vsurer that he is infamously guilty of that sinne, of which a conuerted lew, an honest Heathen, a tolerable Turke, would be ashamed and remorsefull: stigmatized by ioynt-consent of charitable hearts, and strongest current of best Diinity, with a brand of extraordinary hatefulnesse, hard-heartednesse and crueltie: which at this day doth shrewdly shake the strong si-
news of this great Kingdome, like a fretting canker, with a plausible inuisible consumption , doth daily waste the states, sucke the blood, and eatethe liues of many poore distressed ones in this Land ; fles townes and Cities with vnprofitable persons , and the country with miseries and inhumanities. Nay, and let carnall reason, couetous humours, supercilious, obstinate imperiousnesse fret, and contradict, rage, and reclaime as long as they will; to set aside prouocation of Gods plagues, and consideration of piety ; euen in the sense of nature, and morall conscience, it cast

an aspersion of inexpiable shame and dishonour vpon vultures b.c
the ancient glory of this incomparable City. It is very strange that such rauenous Harpies and vfurious Vul-
tures, (for so eu'en Paganisme titled them by the light
of reason,) should audaciously roust especially on high,
in the Eagles nest, this Imperiall groue and Seat of Ma-
iesty.

Harpies and
vultures.*The tenth Testimony, Mr. Adams.*

THe Vsurer is a priuate theefe like *Iudas*, and for the *Adams works*
Iudas bag like *Iudas*, which he steales from Christ like *P. 55-*
Iudas, or rather from Christians, that have more need, *The vsurer*
and therefore worse then *Iudas*. This is a man made out
of waxe: His *Pater noster* is a pawne: his Creed, is the
condition of this obligation: his Religion is all religati-
on: a binding of others to himselfe: of himselfe to the
Deuill, — infinite colourds, mitigations, euasi-
ons, distinctions are inuented, to countenance on earth,
heauen-exploled vsury: God shall then frustrate all,
when he powers his wrath on the naked conscience. God
sayth, *Thou shalt not take vsury*. Goe now study pain-
tings, excuses apologies, dispate the matter with God:
hell fire shall decide the question.

Note.

If Vsurers will not restore by themselues, they shall *Idem p. 120.*
by their posterity. For as *Pliny* writes of the Wolfe, vslurers shall
that it brings forth blind Whelpes: so the vsurer light- *restore by*
ly begets blind children, that cannot see to keepe what *their posterity*
their fathers left. But when the father is gone to hell
for gathering, the sonne often followes for scattering.
But God is iust. A good man leaueth his inheritance to
his childdrens children: and the wealth of the sinner is laid
vp for the iust.

An vsurer is knowne by his very lookes often, by his *Idem p. 454.*
speeches commonly, by his actions euer: he hath a leane
cheeke, a meager body, as if he were fed at the Diuels
The vsurer
knowne by his
lookes.

allowance : his eyes are almost sunke to the backside of his head with admiration of money. His eares are set to tell the clocke; his whole carcassee a meere Anatomy. Some Vsurers haue fatter carcassee, and can find in their hearts to lard their flesh: but a common meagernessee is vpon all their consciences. *Fœnus pecunia, funus anime.*

Nature hath set a pitch or terme in all inferiour things, when they shall cease to increase. Old Cattell breed no longer: doted trees deny fruit; the tired earth becomes barren; onely the Vsurer's money, the longer it breeds the lustier; and a hundred pounds put out twenty yeares since, is a grandmother of two or three hundred children; pretty striplings, able to beget their mother againe in a short time.

Each man to heauen his hands for blessing reares; onely the Vsurer needs not say his prayers. Blow the Winde East or West, plenty or dearshe, Sicknesse or health, sit on the face of Earth, He cares not: Time will bring his money in. Each day augments his treasure and his sin. Be the day red or blacke in Calender, Common, or holy, fits the Vsurer. He starves his Carcassee, and true money slave, Goes with full chests, and thin cheekes to his graue.

Idem p. 455.

The Vsurer shrinkes vp his guts with a staruing dyer, as with knot-grasse: and puts his stomacke into his purse. He sels time to his customers, his food to his cofers, his body to languishment, his soule to Satan.

The eleventh Testimony, M^r. Perkins.

VSury is a gaine exacted by couenant, aboue the principall, onely in lieu, and recompence of the lending vⁱlury defined, of it.

Vsury

Vsurer being considered as it is thus described, is quite contrary to Gods Word, and may very fitly be tearmed byting lucre. *Exod.22.14.15. Ezek.18.8. 2. Cor.8.13.*

The twelfth Testimony Mr. Fenton.

Let every one who desireth to resolute his conscience for this matter by Scripture (the onely true ground of a Christian resolution) let him consider, I say, how ney-ther vsury nor interest , biting vsury nor increase is euer once named in the Booke of God , but it is condemned ; condemned amongst such abominations as bring a curse instead of a blessing : an eternall curse vpon the Soule of the Vturer , and a temporall curse vpon his wealth and posterity.

Let some of these tender consciences , who are so vrgent to call for warrant out of the booke of God, for every ceremony and matter of fornic in the Church, seeke a warrant for this their practice , which so nearely concerneth them ; and let them seeke it at the Oracle of God who hath not left it , as he hath many other things, ey-ther to the discretion of the Church , or wioldome of common-wealths ; but hath vouchsafed to determine it in his owne booke to our hands : to set downe an expresse Law against it in *Exodus* : to review and reviue that Law againe and againe in *Leuit*. And *Duter* : to ratifie and confirme it with no other words then himselfe vied at the publishing of the whole Morrall Law; to specifie the onely limitation whch he meant to tolerate for a time; to adde the promise of blessing to the keepers of this Law: and to denounce such fearefull judgements against the transgres-sors of the same: vpon their wealth and posterity in this world,vpon their owne scoules in the world to come.

The Vsurer hath great gaine and certaine : sometimes Idemp. 101. out of little gaine : sometimes out of no gaine : some-times out of losse ; alwayes out of vncertainties ; alwayes V suris haue certaine gaine out of losse, &c.

out of labour and paines, out of care and cost, out of hazard and perill to the borrower. Commeth all this on Gods Name?

IItem p 141,
No writer de-
ſinded vſury
for fiftene
hundred yeeres
after Christ.

Note.

There was neuer any Church or Churchman, carrying the name of a Christian, who hath defended in writing any branch of vſury, for the space of fiftene hundred yeares after Christ. Neyther was this for want of occasion giuen; for it hath beene both practised and written against in all ages. Neyther can we with modestie impute it to the ignorance of the Church: for as ſhee is acknowledged to be moft Eagle-fighted in the time of her purity; ſo when ſhe was ouershadowed with ſuperition, her writers in caſes of conſcience, for matters of morality were moft exact: as by their ſchoole Diuinity is euident to be feene. Yet where ſhall we find any one, for ſo many ages of the Church, who could euer deuife a diſtinction to ſauē an vſurers ſoule.

Mr. Fentons
Treatise of
vſury iijable to
ſatisfie thoſe
that be not
desperately
winded,

He that desires to be fully ſatisfied concerning the unlawfullneſſe of vſury, by Scriptures, Fathers, the latter times of ignorance: by the testimonies of the Church assembled in Councils, by the testimony of Diuines in reformed Churches, by the testimonies of Philosophers, Historians, by the three Lawes, 1 Canon, 2 Ciuill, 3 Common: by ſtrong and conuincing arguments: finally, he that desires to haue those motiues anſwered, which perſuade ſome to the lawfullneſſe of vſury, let him read with diligence the learned Treatise of vſury, written by Mr. Fenton, read his Treatise with a ſingle eye, iudge of what thou reaſt without affection: and conforme thy affection to right iudgement.

The thirteenth Testimony Mr. Rogers, of Weathersfield.

7 Treatises up-
on 8 Common-
dement.
vſury unlawfull

THeſe being the moſt vſuall kinds of contracts, do ſhew the nature of the reſt, which are in vſe among men, and doe leaue no place to that oppreſſion in the world, cal-

called vsury, or any other such seeking of mens priuate profit in their dealings, without regard of the common benefit of both: that is, when both parties are not provided for, to their contention and satisfying according to equity, and to the meaning and prouision made by God in that behalfe: which is, that the one without the other should not be benifited or enriched; but the one to haue care and consideration of the other, and the Common-wealth of both (as I haue sayd) respected which if it were regarded betwixt both parties, could in no wise be iustly complayned of: neyther is such dealing of the nature and kind of vsury, whether it be in hiring and letting; or in any other kind of contract whatsoever; but that common dealing for 10 in the hundred, or 9, or 8, or any such like, which is without due consideration of the Common-wealth, and vpholding of both, is vtterly to be condemned.

Which if it be well and duely considered, will soone answere all conscientable men, about the question of vsury and oppression, that there can be no vse of them in the Church of God, nor the Christian Common-wealth: the Law-maker hauing sayd of both, as of witchcraft and Idolatry, there shall be none such in Israel, that is, among Gods people. And as for teaching others their duty, (especially in money matters) who haue not giuen themselues in full resolution to be guided by Gods Word, Preachers may sooner ware their tonges to the stumpes, then they may preuaile with them.

If thou desirest the judgement of other diunes, besides these before mentioned; read, Mr. Bayne, his directions to a godly life, p. 172. Mr. Philips, vpon *Matho.* 4. p. 198. Mr. Dyke, vpon Repentance, p. 143, 144. Dr. Slater, vpon the 2 *Thes.* p. 277. Mr. Robrough, Balme from *Gilead*, p. 35, 176, 225, 285, 320, 325. 432. Dr. Preston, Remeedy against couetousnesse, p. 33. Mr. Wilson, Theologicall rules for the vnderstanding of holy Scriptures, p. 70.

Regard had of
both parties
is no vsury-

Novse of vsu-
ry in Church
or Common-
wealth.

Why Preach-
ers prauiale
not with vsu-
ry.

and in his misticall cases and secrets of Divinity, p. 180. Mr. Brinsley, in the third rule and watch of life, p. 97. Mr. Rogers of Dedham, Treatise of loue, p. 235, 236. Dr. Web, on Augurs prayer, p. 323, 147. read also the 3d. part of the Homily, against the perill of Idolatry, p. 70. where usury is ranked with grosse sins, and condemned for vnjust gaine. Read the 2d. part of the Sermon or Homily for Rogation-weeke, p. 225. where usurers are laid to haue their goods of the diuell, to be worshipers of the devill, to kneele downe to the diuell at his bidding. See also Mr. Scudder vpon the Lords Prayer, p. 276,

Mr. Fenton, of usury. p. 2. Usurers not eas-
ily perswaded to leave their sweet gaine, without labour, without cost, without perill; let it be granted that they will not forsake this so pleasant, and so profitable a sin; yet by these Testimonys, they may

be conuinced in their judgements, of the vnlawfulleneſſe of usury; and so they shall be made without excuse at the last day, when Christ shall come in flaming fire with his mighty Angels to render vengeance to all disobedient persons.

As for you that make a trade of usury, if you shall think your judgements to be of such waight, that all these together be not able to cast the scale against you, yet I hope they will so much moue you, as to bring the ballance to a suspence, that you will thinke usury very questionable at the least; and if it be questionable, then it is vnlawfull to be done. But if all these reverend Bishops and learned Divines, will not so moue your vnderstanding, to make it questionable; then I will lay no more, and I can say no leſſe, but that you Usurers thinke that you know somewhat. And then S. Paul maketh vp the rest, that you know nothing as yee ought to know it.

To him who knoweth usury to be a sinne, it is a sinne, because he knoweth it. To him that doubteth, it is likewise

a finne, because he doubteth. And to the rest it is a finne of ignorance, but of affected ignorance : whose eyes are blinded eyther with pride, because they would be singular ; or with lucre and gaine, because they would not disturbe their consciences by examining or discouering that finne wherein they haue so sweetly slept, and doe still re-
pose themſelues. But ſuch ignorance doth neyther excuse vſury a finne
nor extenuate the fault, but rather agrauate the ſame, be- of affected ig-
cause it is wilfull. norance.

C H A P. 5.

Similitudes to which vſurers, and vſurie are reſembled.

VSURY is a thriuing occupation. Vſury is like that Persian tree, that at the lame time buds, blosomes, and beares fruit. The moneys of interest are euer-
more ſome ripe for the Trunke, others drawing to vſury like the
maturity, the rest in the flowre approaching, all in the bud
of hope. But the vſurer is mad; for his finne at once buds,
blosomes, and brings forth the fruit of vengeance. Euery Bond he takes of others, enters him into a new obligation
to Satan: as he hopes his debtors will keepe day with
him, the diuell expects no leſſe of himſelfe. Euery forfeit
he takes ſcores vp a new debt to Lucifer; and euery mor-
gag'd land he ieizeth on, enlargeth his dominion in
hell.

Money lent vpon vſury to a poore man to ſupply his need, may not vniſtily be compared to a peece of new cloth ſewed vpon an old garment; for that, although it couer the rent for a time, and ſeemeth to haue mended the garment, yet after a while, the new cloth fretteth the old, and bringeth away a part of it, and ſo maketh the rent much worse.

Though the vſurers ſometimes doe vaunt, how kindly they deale with their debtors, in forbearing them from Idem p. 254,
yeare Note.

The Vfurier
compared to
the greedy
Cat.

Vfuriers money
like the biting
of the Aspe.

Vfurier disperseth it selfe
through all the
borrowers
goods.
It is like leauen.
Apud Chrifost.
3. Homil. 12. in
Vfurier entreth into any mans House, it draweth all his sub-
stance vnto it, and turneth it into debt.

Bb. Dominae The Philosopher matcheth the Vfurier with the baud :
P. 15. p. 258. and to the same purpose obserue the coherence, *Denuer.*
Vfuriers drones 23. 18. 19. It is a wonder therefore, that in the hieue as
Vfurier est queſt: it were of the Common-wealthe, ſuch drones are ſuffered;
tuſa ſegniſt: which liue of the sweat, yea blood of other men: who
Vfurier is gaine- out of other mens labour attaine ease, out of other mens
full idlenesse. hazard gaine ſecurity, out of other mens loſſe reape
gaine.

Similes.

In decalog.

Lether sayth, an Vfurier is a bloodſucker of the
people: and as a Worme in an Appie or Nut con-
ſumeth all that is within: so an Vfurier deuoureth
the ſubſtance of the City by wonderfull and ſecrete
meaneſ.

The

The Vſurer, whose trafficke and trade it is to make men miserable, and to raise his gaine out of other mens aduerſity, hee is saith Chrysostome, *Quasi manum ſuscipiens et in narfragium impellens.* As a man taking one by the hand to pull out of the water, but kicking him backe againe to the Shipwracke of his ſubſtance, and of himſelfe, which is a rude and a barbarous part in any, to hurt infallibly, whom hee pretends to helpe. This is one of the bitter Potions which the world reacheth forth to ouer-purchasers, and ouer-traders, which they are forced to drinke to the very-dregges, when they cannot bee content to walke within their compaſle. As a man cannot touch Pitch but bee defiled therewith: so hee cannot deale with vſury without detriment, *ipſo falto,* the first moment.

Mr. Wilkinſon
Debt booke p.
99.

The Vſurer
hurts thōe
whom hee
pretends to
helpe.

Note.

When the Vſurer ſaith that he lendeth for compassion, he meaneth for compassion of himſelfe, that hee may gaine by his pity. The Vſurer loueth the borrower, as the Iuye loueth the Oke; the Iuye loueth the Oke to grow by it, ſo the Vſurer loueth the borrower, to grow rich by him. The Iuye claspeth to the Oke like a louer, but it claspeth out all the iuyce and sap, that the Oke cannot thriue after: So the vſurer lendeth like a friend, but he couenanteth like an enemy, for he claspeth the borrower with ſuch bands, that euer after he diminifheth, as fast as the vſurer encreaſeth.

The Vſurer is like a Butlers box: for as all the counters at laſt come to the Butler: ſo all the money at laſt commeth to the vſurer, ten after ten, and ten after ten, and ten to ten, till at laſt he receiuē not onely ten for an hundred, but an hundred for ten. This is the only diſference, that the Butler can receiuē no more then he deliuereſt: but the Vſurer receiuēth more then he deliuereſt.

The Vſurer
like a Butlers
box.

Idem.

He is like a Moath; euen as a Moath eateth a hole in Cloth, ſo Vſury eateth a hole in ſiluer.

Adams works
p. 1058.

Vsury a sharpe
thorne.

Note.

An vsurer
worse then all
sinners.

Worse then a
Theefe.

Then Hell.

Then a Jew.

Then death.

Worse then
Iudas.

Northbrooke
poore mans
garden p. 270.

Idem p. 2706.

An Vsurer like
a Pigge.

Vsurers like
the Worme in
timber.

Powers posit.
of vsury p. 48.

The gentlest vsury is a most sharpe thorne , and pricks the sides of the Country till the blood followes. An Vsurer with his money , is like a man that hath no worke of his owne , yet keepes a seruant to let out : and takes not onely hire of others for his daily labour , but chardgetteth him to steale somewhat besides , and neuer to returne home empty.

An Vsurer is worse then all sinners , he is worse then a Theefe : a Theefe robbeth but in the night , but the Vsurer robbeth day and night.

He is worse then Hell ; for in Hell onely the wicked shall be punished : but the Vsurer punisheth ; and spoileth both good and bad and spareth neyther holy nor vnholy.

He is worse then a Jew , for one Jew will not take vsury of another : but the Vsurer will take vsury of his Christian brethren.

He is worse then death , for death killeth but the body , but the Vsurer killeth body and Soule.

He is worse then Iudas , for Iudas sold Christ but once for thirty pence , but they sell Christ continually , as often as they take vsury : Iudas restored the money againe , but the Vsurers neuer restore the money againe , that they vniustly haue taken.

The Vsurer is like a Pigge , for while he liueth , he is good and profitable for nothing , for he will be euer rooting vp the Earth , running through , and tearing of hedges : eating and deuouring vp good Corne , Beanes and Pearson , so likewise doth the wicked swinish Vsurer whilst hee liueth : but when the Pigge is dead , then there commeth profit by him to many : so the Vsurer , when death taketh him , then the poore may haue some profit.

The Worme *Teredo* is soft to touch , but it hath such hard teeth , as it deuoureth and coniumenth the hard timber : So the Vsurer is a soft beast at the first to handle , but in continuance of time , the hardness of his teeth will

will eat a man vp , flesh and bone, if he haue not an espe-
ciall regard to thonne him.

The Vſurer is like the *Beuer*, which biteth so sore, as that he neuer loogeth his teeth, vntill he haue broken the bones, like the Beuer. It may be truly layd of these, desolation and destruction is in their path wheresoever they ſet foot , they make hauocke of all. Note.

The Prophet *Ezekiel* doth hedge in this finne betweene Ezek. 22.12. Bribery and Extortion. And in another place we ſhall finde, Exod. 22.25. that it and oppression is made both one : thus by Gods owne testimony theſe are oppreſſors. Not vnapptly may we compare the vſurer to the neather milſtone, which is ſlow and ſturrē not ; he ſits at home, and ſpends his time in a de- uillish Arithmetick, in numeration of houres, dayes, and moneys, in Subſtraktion from other mens estates, and mul- tipliſation of his owne , vntill he haue made diuision bet- weene his ſoule and Heauen, and diuided the earth to him- ſelfe, and himſe fe to hell. His Broker we may compare to the upper milſtone (without which the neather milſtone may ſeeme unprofitable) that is quicke & stirring, & runs round : the poore (like a orne) who betweene both theſe is grinded into powder. Surely it is for our finnes that God ſuffers vſu- rers amongſt vs: it may be he ſuffers theſe a while; as he did rid for our the *Canaanites* in *Israel*, leſt the wild beaſts ſhould breake in vpon them ; leſt pride and a full estate ſhould ſpill mens ſoules. Yet we may ſafely ſay of theſe, as *Iofua* did of thoſe, they are prickes in our ſides, and Thornes in oure eyes. Now the mercy of God rid vs of them : let them bring what ex- cuses, apoloģies, mitigationes, euasions, or diſtinctions they, poſſibly can inuenient : let them rep. y, vſury is no finne, many learned men are of this opinion : yet what are they the better if, God himſelfe be not of the iame mind thoſe learned men are of? and let them tel me if their conſciences can be ſo ſatiſfied. Would not the greateſt Vſurer willingly giue an hundred pound bag to be ſecured in this point ? It is not ſafe wading farre in a queſtioneble water.

Mr. Perkins. The Vsurer may pretend he pleasures the poore , but his
 vol. 3. p. 220. helpe is no better then his is , that giues a draught of cold
 water to him , that is in a burning feauer , which seemes
 pleasant at the first ., but after turnes to his great an-
 noyance.

Bb. Jewell. V fury in the middest of a City worketh such good,
 upon Theff. p. as fire doth , when it is set to the roofe of a House : or as
 226. the Plague doth when it is taken to the middest of the body
 Idem p. 227. and toucheth the heart.

An Vsurer
 worse then a
 Theefe. An Vsurer is much worse then a Theefe. For a Theefe
 is driuen by extremity and neede : The Vsurer is rich and
 hath no neede. The Theefe stealeth in corners , and in
 places where he may be vnowne : the Vsurer openly and
 boldly , at all times, and in any place. The Theefe , to
 'releeve his Wife and Children : the Vsurer to spoyle his

The Vsurer a
 Theefe at all
 times. neighbour, and to vndoe his Wife and Children. The
 Theefe stealeth from the rich , which haue enough : the
 Vsurer from the poore that hath nothing. The Theefe
 fleeth, and will be seene no more: the Vsurer standeth by it,
 continueth , & stealeth still : day and night , sleeping and wa-
 king, he awytes stealeth. The theef repenteþ of his deed, he
 knoweth he hath done wrong and is sorry for it: the Vsurer,
 thinketh it is his owne , that is well gotten ; and neuer re-

Note. See Dr. Wil-
 son vpon Vsur
 p. 225. penteth , but defendeth , and maintaineth his sinne impu-
 dently. The Theefe , if he escape , many times becommeth
 profitable to his countrey , and bestoweth himselfe paine-
 fully in some trade of life : the Vsurer leiueth his mer-
 chandise , foriaketh his husbandry , giueth himselfe to
 nothing , whereby his countrey may haue benefite. The
 Theefe is satisfied at length : the Vsurer hath neuer e-

The Vsurer ne-
 per satisfied. nough the belly of the wicked wil neuer be filled: as the
 Sea is neuer filled with water , though all the stremes of
 the world runne into it : So the greedinesse of an Vsurer is
 neuer iausified , though he gaine neuer so vnreasonably.
 The Sea is profitable : the Vsurer is hurtfull and dangerous.
 By the Sea we may passe and come safely to the Hauen ;
 but

but no man passeth by vſury without losſe or ſhipwracke.

Vſurers are in worse cafe, then common ſtrumpets, or vſurers in harlot, be; for a drab is not bound to make reſtitution of worse cafe that ſhe hath gotten unlawfully, by abusing her body in then harlots, filthynesse, but onely to doe penance: and yet an vſurer Dr. Wilson, must reſtore his euill gotten goods, because he hath ſtole of vſury, p. 132 them, or elle, he cannot be receiued into the Church a gaine.

Tſilly, in his first booke of Offices, compareth vſurers to vile artificers, that get their wealth by lying deadly, and vtierring falsehood to ſave themſelues from famine. And with the vſurers, he reckoneth tole-takers, customers, and ſuch money Officers, that pille and polle both Prince and people. Aristotle ſayth, that vſurers and bauds may well goe together, for they gaine by filthy meanes all that they get. Idem p. 147.

CHAP. 6.

An answer to all ſuch Arguments as perſwade ſome
to the lawfullerneſſe of vſury.

I Argument, from the Parable, *Math. 25. 27.*

Thou oughteſt therefore to haue put my money to the Exchangers, and then at my comming I ſhould haue received mine owne with vſury.

I Answer.

Dr. Sclater
upon 1 Thel. 5
p. 392, 393.

IS it not a worthy argument for vſurious contracts drawne from the parable? worldlings looke for their owne with vſury; ſo the Lord for aduantage of his glory, by his gifts. Approues he their practife? or rather vþbrayds our negligence, by comparison drawne from mens courses in euill? They were best ſay, they may imbeazle their masters goods, because Christ,

Comparisons
why borrowed
from things
ſinfull.

by that worldlings wisedome, would teach vs prouidence for our ſoules: or because he reſembles his comming, to a Thiefe in the poynſt of ſuddenneſſe, thence inferre the lawfulneſſe of theeuyry. Compariſons are borrowed from things ſinfull, and vnlawfull, to teach truth, and admoniſh of duety: the v'e of them is, not to iuſtifie their euill, but to remember vs of duety, or to explaine his truth.

2 Answer.

Dr. Smith,
in Wileſ,
vpon Leuit.
p. 627.
1 Thes. 5.2.
Reuel. 5.5.
2 Pet. 5.8.

in Psal. 36.
Con. 3.
Commenda-
ble vſury.

Similitudes and Parables vſed in Scripture doe not hold in every thing, but wherein they are compared. As Christ, for his ſudden comming, is likened to a thiefe in the night, yet hereby is not theft iuſtified: and as Christ is reſemblēd to a Lyon for ſtrength and courage, ſo the diuell for cruelty; and ſo here, the ſpirituall increase of Gods gifts is likened to vſury, for the thing, that is, the encreaſing, not to iuſtifie the manner. 2. And further, here the word vſury, *Metaphorice accipitur pro ſuperexcreſcentia bororum ſpiritu- alium:* is metaphorically taken for the encrease of ſpirituall graces, *Aquin.* And ſo ſpiritually, the Lord receiueth vſury from vs in the encrease of his gifts, and we vſury from him, as *Augustine* ſayth, *Si vis fænerare, fænera deo, fæne- rator minus vult dare, et plus accipere: hoc fac et tu, da mo- dica, accipe magna, da temporalia, accipe eterna,* if thou wilt be an vſurer, put out to vſury to God: an vſurer will giue leſle, and take more, doe thou ſo, giue ſmall things, and take great, giue temporall things, and receive eternall.

If theſe answers will not give thee tatiſfaction, as what will ſatisfie a reſolved vſurer, whom the god of this world hath blinded? then conſult with other Diuiſes of ſound learning and ſincere iudgment, as: with Mr. Fentons Treatife vpon vſury, p. 14. p. 137. M. Dyke, of the deceitfulneſſe of mans heart, p. 209. Bb, *Downnam*, vpon Ps. 15. p. 285. Bb, *Jewel*, vpon 1 Thes. p. 140.

2 Argument, for the lawfulness of vſury.

I would willingly pay ten in the hundred, if I had need, and therefore I may take ſo.

I. M.

Answer.

1. That royall rule, Doe as thou wouldest be done by, Mr. Boltons must be vnderſtood and expounded, according to directions for the groundſ of a good coniſceſce, dictates of right rea- a comfortable ſon, and direcſions of a iuſt and rectified will: not out of walking with the miſts and miſeries of a depraved and exorbitant indg- God. p. 268. ment. Otherwiſe Abimelech, Saul, and other of that deſpe- Fenton of v- rate, ranke and reſolution, might conclude, that it were fury. p. 137, lawfull for them to kill other men, because they were wil- 138. ling to be killed themſelues, See *Judg*, 9.54. 1 *Sam*.31.4. Dr. Pye, for they might ſay, they did but as they would be done by. It would also follow very abſurdly: the Magiſtrate be- Bb. *Downams* ing in the malefactors caſe would gladly be pardoned, ther- Pf. 15. P. 233. fore he muſt pardon the malefactor: ſome ſonne of Belial ^{234.} Powells po- would be content villanouſly to proſtitute his wife whom he cares not for himſelfe, to others; therefore he may a- fitions of vſury. p. 90.

Note.

2. We muſt then haue recourse to this generall foun- taine of the ſecond table, and fetch light and direcſion Dr. Taylors thence: when we haue no expreſſe and ſpeciall word in Circumpeſt Gods Booke; but the Scriptures haue clearely and direc- walking, p. 163. 164. ly determined and reſolved the poynť of vſury.

3 If the vſurer were in the borrows caſe, he woule not willingly, as he pretends, giue ten in the hundred. I meane with an absolute and free will, but of force and constraint, becauſe without paying after that rate, he could not haue

Note.

haue it. If a man would borrow vpon Vsurry, to buy land, ingrosse, forestall, or compasse some vnlawfull matter; that were a corrupt will, and no rule: but if his desire so to borrow were iust and lawfull, as in some cases it may be, then it is no intire will, but mixed and forced by some necessity, for the auoyding of a greater euill: and therefore denied in the eye both of law and reason, to be any will at all. He that would borrow, should haue need to borrow, for a needless desire is vnlawfull, and an ingenious man who hath need to borrow, would not willingly borrow but for need, much lesse would he pay vsury. Therefore the will of the borrower, in this case, is eyther corrupt, or no will at all, and so consequently without the compasse of Christs rule.

Simile. The will of the borrower in this case, is like the will of an honest traueller, in giuing his purse to an arrant thiefe: for the feare he should loose both purse and life. Is such a man willing, thinke you to loose his money? or like the will of a man, whose house being on fire, pluckes downe part thereof to saue the rest: willingly indeed as the case stands with him, yet not simply, but vpon necessity. So the borrowers will is not free, but forced, and so a will against a will.

3 Argument.

Some Diuines haue undertaken the defence of some kind of vsury, especially to the rich, and so haue animated some in that course.

1 Answer.

*Dr. Taylers
Progrœs of
Saints. p. 96.*

This Doctrine brought to his tryall will not hold, seeing it is such a consumer of mens estates, and so vncharitable, as the Lord would not admit of it in *Israel*, but among his enemies whom he would haue quite consumed. Besides, men deceiue themselues in their distinction: for God

God in the case of vsury distinguisheth not betweene the rich and poore of *Israell*, but betweene the *Israellites*, and the *Canaanites*, betweene strangers and brethren. The poore indeed are mentioned, but onely thus : 1. Because they haue most neede to borrow ^{why mentioned in the pro-} *Exod. 22. 21.*

Ob. But if it were vnlawfull, God would forbid it to the stranger. *Sol. 1.* The Morrall Law forbids it to all. 2. It is by God dispensed with, by a iudicall, for the hardnesse of the hearts of the *Jewes*, for the vniustice of the Gentiles, who exacted it on the *Jewes*, and for the ouerthrow of the *Canaanites*. The word is *Deut. 23. 20.* Not *Lemicro* but *Lamicro, Extraneo hnic*, that is, to this stranger, meaning the *Canaanite*. 3. It is no more lawfull then Poligamy or ^{See FENOME} a Bill of diuorce, which was ^{of vsury p. 46.} against the Institutor. 4. When the *Canaanites* were destroyed, all vsury was afterward absolutely forbidden; *Psf. 15.* And *Pro. 28. 8.* *Hier* on *Leu. 18.* In the Law Vsury is forbidden onely to brethren, but in the Prophets to all absolutely: and in the Gospell much more, because all are now brethren.

2 Answer.

If any learned men do allow that vsury, which is properly so called, and practised in the world, I oppose to them the iudgements of many more worthy and learned men in this Age, the testimonies of all the learned in former ages, both Christians and heathen, the censures of Councils, the authority of the Word of GOD.

3 Answer.

If those Diuines that speake or write for vsury properly so called, be Vfurers themselves; may not this linne winde it selfe into their affections, and thence creepe into ^{Dr. Sclater: upon Romane P. 122.} *I* ^{their}.

their iudgements, and vnderstandinges, till it haue eaten out all soundnes of iudging and discerning betwixt good and euill? Doth not adultery creepe from the body to the affections bewitching them? Doth it not blind the judgement: to thinke and censure it but a tricke of youth? Drunkennesse what an inward thirst of the desire workes it? And how easily inclines it to iudge it no worse then good-fellowship, yea so good as a poynt of manhood.

*Dr. Fenton
of vsury p. 3.
Vsurry why a
bewitching
sinne.*

Sectio. 5.

This aduantage hath the diuell goitten against vs in the practise of this sinne, that vsury being a trade so gainefull in respect of others, so easie, so cheape, so secure without all labour, cost, or perill, being also so common, behouefull, and requisit in these times for all occasions; it hath bewitched euen the consciences of those who are most tender in other matters. For if the heart and affection be once won and possessed, it is an easie matter euen by slight proofes to turne the braine. *Quod nimis miseri volunt, hoc facile credunt,* strong affection giueth great credit to weake arguments: whereas indeed it ought to be contrariwise; that our naturall pronenesse, and the generall inclination of the world to this practise of vsury, should moue a well tempered iudgement the rather to suspect the lawfulness of it, and the soundnesse of such reasons, as are brought for it. *Perit omne iudicium, cum res transit ad affectionem.* Men looking by affection looke through a mist or a painted glasse; to whom nothing appeareth in his natvie colour and due proportion.

3 Answer.

Pavel posic. Neuer any Diuine, that euer I could see or heare of, euer of vsury, p. 52, allowed vsury, but with such caueats and lessons, as alter the quality of vsury, and make it indeed no vsury at all.

*Calvin
in Eze. 18.
Wiles vpon
Exod. p. 52.*

All Diuines condemne it, as when men make a trade of it. *Qui quis ex professo faceratur, ille omnino debet ab hominibus confortio rejici.* Thus also Dr. Willet, he that lendeth his money vpon vsury (sayth he) must not be such a one as maketh it his trade to liue by letting of money. And of all other

other trades to be a professed vsurer is most odious.

2 They absolutely condemne vsury of vsury. *Vsura Iun. is Leuit vsurarum, iudicio bonorum omnium etiam apud infideles damnata semper et infamis fuit.* Yet this in it selfe is no more vn-lawfull then vsury,

Cautions to be obserued by Vsurers, and that Exactē, to be precisely kept, as Mr. Caluin sayth.

1 *Ne exigatur ab egente:* it must not be taken of the needy, or such as be vrged to borrow vpon necessity. See Fenton of vsury p. 62.

2 The vsurer must not be so addicte to gaine, but that he must be still ready furnished, and willing to furnish his poore neyghbour in his need, freely. Amesins de conscientia.

3 The rule of Christ must ever be his touchstone, to deale no otherwise then he would be dealt with in the like case. cap. 44. quæ. 4. Perkins Condit. Com-

4 The borrowers gaine must be so much more at the least as the vsurers interest comes vnto. mandement, 8. Tantundene

5 That not onely a respect be had to the borrower but to the good of the Common-wealthe also, that, that receive no prejudice. ant plus, Caluin. Bb. Downham

6 That the vsurer neuer exceed the stint set downe in the Country, or Common-wealthe where he lives. in P. 15. p. 274 275.

And because Zanchie, who is held another great patron of vsurers, doth vndertake to set downe the true meaning of Caluin, Bucer, and others in fauour of vsury, let vs heare what vsury that is, which they meant.

Licit pacisci de lucro, sed adhibbit à semper conditione vel expressâ vel tacitâ, atq; in mente p̄ij creditoris confirmata; nempe, vt si certò compereris, cui tuam dedisti pecuniam, cum vel parum, vel nihil lucrificisse, idq; non suâ culpa aut negligentiâ, sed propter res aduersus, et quia dominus noluit eius laboribus benedicere: tu quoq; vel nihil, vel minus quam erat in pactis accipias. Imo hoc animo esse debes, b̄ creditor, vt si debitor, non solum non fecit lucrum, sed etiam accepit dannum,

*in quoque damni aliquid cum illo patiaris: hoc enim postulat
æquitas et charitas.*

The Vsurer that Zanchie allows, It is lawfull to couenant for lucre, but vnder a condition either expressed in the couenant, or kept in mind, that if it appeare the borrower shall gaine little or nothing, (if without his owne default he proves a losser:) thy vsury shall be little or nothing; and further if he lose of the principall, thou must beare part of the losse. For equity and charity require this. This is the vsury which *Zanchie* defendeth, and this (sayth he) was the meaning of *Bucer* and the rest. Yet this is nothing but meere partnership. If the lender take part of losse as well as of gaine, it is no vsury.

Zanchie in Epist. ad Eph. 4. quæst. 4 p. 173.

4 Argument for vsury.

The Law allones eight in the hundred, therefore it is lawfull.

Answers.

Mr. Dyke, deceiptu[m]isse of the heart, p.205.

Math. 19.8.

THus the common vsurer deceiueth himselfe; why the Law allowes eight in the hundred: yea, but the law onely stints, and limits it to eight in the hundred, and so farre gives way to it, for the preuenting of a greater mischiefe. And this will not be enough to excuse the vsurer in the *Court of Conscience*: thus the Iewes deceived themselves in the matter of their Poligamy, in hauing many wifes; and in their diuorces for every trifle; they thought *Moses* Law had allowed them in these sinnes: whereas our Sauiour sheweth, *Moses* onely gaue a toleration for the hardnes of their hearts.

Rb. Downam in pl. 15. p. 265 The permitting of vsury, argues that vsury in it selfe is euill, and the rule of conscience must be fetched, not from the ciuill lawes of men, but from the Word of God.

Mr. Smith. The vsurer herein is like the Iewes, who sayd, *We have a Law*.

Law, and by our Law he ought to die. *John. 19. 7.* when they could not say, by Gods Law, he ought to die : they sayd by our Law he ought to die : so when the Vsurer cannot say, by Gods Law I may take vsury ; he sayth, by mans Law I may take vsury : this is the poorest defence of all the rest : for if Gods Law forbid thee, can any Law of man excuse thee ?

In that act of Parliament wherein vsury was stited at *Anno Vicecentesimo primo Iacobi regis.* eight in the hundred , and at the latter end of that act, it is prouided : that no words inthat Law contained, should be construed, or expounded, to allow the practise of vsury, in point of Religion or conscience.

5 Argument for vsury.

Vsurry is not forbidden in the new Testament, therefore it is lawfull.

Answer.

I Deny this consequence : there is no speciall mention Dr. *p. 16.* of the forbidding of it by name in the new Testament: *vers. Spright coniur. p. 81* Ergo it is lawfull. For there are many breaches of the *82, 83.* Morrall Law , yea many grosse finnes , which are not Note. expressly mentioned , and forbidden by name in the *Many grosse* new Testament : as namely profaning of the Sabbath finnes not for day : all the degrees of incest saue one; remouing the *bidden by* neighbours marke : taking for pledge , or vpon execu- *name in the* *new Festa-* tione a poore mans onely weed ; remouing of Landmarks, *ment.* Polygamy ; ielousie , &c.

2 An argument drawne from the testimony of some one part of the Scripture negatiuely , doth not hold , it is sufficient that it is forbidden in the old Testament , and namely in the Mórrall Law of God , which is common and perpetuall ; and farre bee it from vs to thinke that Christ in his Gospell alloweth any sin which is forbidden in the Morall Law.

3 Neyther is the taking of vsury of a poore man, that is in neuer so great distresse, forbidden by name in the new Testament, and therefore by this argument it should be al-
so lawfull.

4 By consequence vsury is sufficiently forbidden in the new Testament, as sometimes vnder the contrary affirmative: for where free lending is commanded, as *Mat. 5.*

Bb. Downnam 42. Not free lending (that is vsury) is condemned: some-
Ps. 15 p. 282. times vnder the generall, as *Eph. 4. 28.* *i Thess. 4. 6.*
283.

Sometimes abstinence from vsury is commanded vnder the arguments of the greater and lesse, as *Luke. 6. 35.* Sometimes by an argument drawne from the lesse, euen sinners, sayth our Sauiour, are willing and ready to lend one to another without vsury, how much more doth it become you that are Christians; to lend one to an-
other without vsury?

6 Argument for Vsury.

It was in the Apostles time, therefore had it beeene a sinne they would haue condemned it

Answer.

Bb. Downnam
Ps. 15. p. 284. I greatly doubt of this assertion, that vsury was in the time of Christ and his Apostles commonly practised among the Romanes: seeing *Tiberius* in the latter part of his reigne had vsed effectuall meanes for the abolishing of vsury, as *Alexander ab Alexandro* reporteth: but much more in respect of the *Iewes*, among whom the practice of vsury was forbidden by the Law of God, and to whom our Sauiour giueth this testimony, that the very sinners among them would lend one to another to receiue as much as they lent. *St. James* also findeth fault with the tich men of that time, that they suffered their gold and siluer to rust, which they would not haue done if they had beeene addicted to vsury: and there-
Luke 6. 34.
James 5. 3.
See Dr. Pie. of
vsury p. 84. 85. fore

fore the leesse practise of vsury in those times, may be some reason why it is not expressly mentioned in the writings of the Apostles.

7 Argument for vsury.

*The law which forbiddeth vsury, is not morall, but judiciall,
and therefore not belonging to vs : they proue it to be
a law judiciall, because vsury is permitted towards a stranger.* Deut.23.20.

3 Answer.

1 If it were a judiciall law, yet the equity thereof, which is perpetuall, would appertaine to vs, viz. that vsury is not to be imposed vpon a brother : but behold we Christians are all brethren in Christ, this difference of Iew and Gentile being taken away,

2 The law which commandeth free lending, is not judiciall but morall, and is therefore renewed by our Sauiour Christ, therefore the law which forbiddeth vsury or lending for gaine, is morall ; for the same law which commandeth the affirmative, condemneth the negative.

3 Vsury is reckoned in the Scripture among the transgressions of the morall law. Looke into the Prophets and of vsury, p.45. they euer combine this sinne of vsury with the transgressions of the morall law in the highest degree, with lying, back-biting, deceit, wrong, bribery, Ps.15. with idolatry, oppression, adultery, cruelty, vnmercifulnesse to the poore, bloodshed, and murder, Ezek.18. with the profanation of holy things : with the abomination of uncleanenesse : with the vnnaturall sinnes of incest, Ezek. 22. Vsury (sayth S. Basil) is placed among the greatest abominations ; all of them transgressions of the morall law.

It is true indeed, there is a judiciall and politique toleration annexed vnto this law, that the Iewes might take vsury

Deut. 23.20.

chap. 24.1.

vsury of strangers: but that maketh not the law it selfe iudicall but rather morall. The Iewes had a diuorce permitted vnto them in the same booke of *Moses*, the next chapter, and yet the 7 Commandement, to which that belongeth, is morall notwithstanding; in like manner the Iewes might take vsury of strangers, which was a peculiar toleration for that nation, yet the law against vsury is morall.

8 Argument for vsury.

If vsury be not lawfull for any to practise alas what shall become of those Orphans and widomes in these vnjust daies, which haue stockes of money left vnto them, and want skill to employ the same.

Answer.

Fenton of v-
sury. p. 115,

VHat shall become of them? by the helpe of God they may doe well. My greater care is, what shall become of those Orphanes and Widowes in these uncharitable daies, which haue no stockes at all left vnto them. Though I confesse both the one and the other are alike in this, that they be not so able to helpe themselues as others be. Therefore there be no two estates among men, ouer whom God hath a more prouident and tender care, then ouer (a) widowes and fatherlesse children.

Exod. 22.22,

23.24.

(a) Deut. 10.

18. & 14.29. &

18.11.14. & 24.

17.20.

Pf. 68.5.

Pf. 146.9.

Hath God then so many waies bound himselfe by promise to prouide for Widowes and Orphanes, and shall these by vsury withdraw themselues out of his fatherly protection? shall these be secured by vsurious contracts against the aet of God himselfe? verily God will take it more unkindly at their hands, then at any other.

If Almighty God in wisedome had thought it meet to haue tolerated vsury in these persons, he might as easily haue mentioned the same, as he doth the toleration of lending to strangers. But it was so farre from Gods meaning, that in the very same place, where he maketh a law for the safe-

safegard of Orphans and Widowes , presently and im- Exod 22.22.23
mediatly vpon it , is annexed the Law against vsury: Shall 24.25.
then these who are so well prouided for , by a speciall
Law of God , be transgessors of the very next Law vnto
it ? God forbid.

Let Widowes and Orphans , &c. Eyther employ their Bb. *Dowmyn*,
goods in some honest trade , wherein they haue as good in Ps. 15. v.
cause to expect a blessing from God , as any other : or let 268.
them deale by partnership ; or if other meanes faile , let *Dod.* in Com.
annuities be bought for their liues , or Lands , or Rents 316.
purchased for euer ; or let some other honest course be Dr. *Wilson* dil-
taken , which wise men can easily devise,if they list : how vsury p. 72.
Orphans may be maintained without impairing of their
stocke.

9 Argument for Vsurry.

*The state of the City cannot stand : traffike cannot bee
maintained : trades-men cannot liue without Vsurry :
therefore vsury is lawfull.*

Answer.

1. I deauand first of these Trades-Men , who cannot *Fenton* of vsury
liue in their trade without taking vp at interest : is p. 221.
their meaning that they cannot liue in that fashion as they
doe; maintaine their wiues in those fashions that they do :
drive their trades to that height which they doe ? If this
be the case , the answer is easy : it may be God would Pro. 5.15.
not haue them carry so great a saile as they doe , but to
drinke of the waters of their owne well , and content
themselues with such meanes as Gods fatherly prouidence
doth offer them: there is no necessity for a man to inrich him-
selfe by such practises,as be eyther forbidden or doubtful.
*Better is a little with the feare of the Lord, then great treasure
with trouble ; trouble of conscience at the houre of death.*
Thus farre we do agree: whosouer layeth this for his ground
that he will be rich, must inshare his conscience with many Pro. 15.16.
1 Tim. 6.9.

necessary euils, whereof vsury is one : necessary, I say, not to a religious honest man , who is content with his estate ; but to him who resolueth he will be rich : for they that will be rich (saith the Apostle) fall into temptations and snares , which drowne men in perdition and destruction.

2 Tim. 6.9.

Luke 6.13.
viii. 604

2 If it be propounded , that trade and commerce betweene man and man cannot be maintained in this City without borrowing and lending : that is also granted. Gods Law did euer intend that men should lend one to another ; in charity to the poore : in friendship to their equalls , to receiue the like courtesie againe. Which duty if men would performe, there were no necessity of vsury.

3 The third point then followeth. Presupposing the custome and corruption of these times wherein men will not lend freely as they ought ; is there not a necessity of vsury? admit that be granted : who did impose this necessity ? if God ; then is this reason good, vsury is necessary, therefore lawfull. But if men or estates haue drawne a necessity of sinning vpon themselues by the custome of sinne, doth this extenuate or aggrivate the fault ? Woe be vnto them (sayth the Prophet Esay) who draw sin, as with cart-Ropes. Cities and Incorporations haue drawne a necessity of this sinne vpon themselues by three strong cart-Ropes of iniquity.

Esay 5.18.

3 Caule of the
necessity of
vsury.

First the hardnesse of mens hearts , and want of charity in those who be well able to lend and will not , haue forced many to pay vsury.

M.3.8.

Secondly, the couetous desire and pride of borrowers, who out of an insatiable appetite to compasse great matters , do take vp great summes of money , for money : that no money is to be spared for such as be true borrowers indeede. *Woe unto them that ioyne, Land to Land till there be no place for the poore to dwell in.* That is the Country woe. But vpon the same ground , it is inferred : *Woe unto them who ioyne money to money , till there be none left*

left for the poore to borrow. This is the City woe : which bringeth a necessity of borrowing vpon intrest.

Thirdly , falsehood and deceit in defrauding one another of their monies at the times appointed , so as being disapointed of their owne , they are compelled to take vp of others, or to shut vp their doores. These three fold cart-Ropes , not easily broken , haue drawne a necessity of vsury vpon Cities. And shall it therefore be reputed no sinne ? God forbid : it is no good consequence neyther in persons nor estates.

Not in persons. S. Paul telleth vs of an heart that can-
not repent, which heapeth vnto it selfe wrath against the Rom. 2.5,
day of wrath. Is impenitency in that heart no sin, because
cuiteome hath made it necessary ?

A drunkard hath brought his body into such an habit,
that vnlesse he drinke bountifullly , evn to the turning
of his braine , he is sicke againe. Is not drunkeenesse in
that person sinfull,because so necessary ?

But for the lender , which is the Vsurer, there is no co-
lour or pretence of any such necessity which can befall him:
seeing he hath authority from God as steward of his blef-
fings : and power amongst men as owner of his money:
for variety of lawfull and vndoubted imployments.

2 Answer.

The Common wealth of the *Iewes* did stand without
vsury, therefore why may not ours ?

2 You may find a ditcouery of the infinite iniuries this In a tract ag-
kingdome endureth by the vnlawfull trade of vsury. gainst vsury
Where the allegations commonly made in defence of presented to
vsury, are sufficiently answered. our high Court
of Parliament.

3 Vsury is the cheefest cause of the greatest misery in
this Land , as well to give occasion of great waste as also
to make much want , and will be in the end , the vndo-
ing of all , if it be not looked to in time. The Romans 1621.
neuer began to decay, till vsury Lorded amongst them, Dr. Wilson.
for then priuate gaine thrust out common profit , lust was of vsury.
holden Epist. dedicat.

holden for law, idlenesse more vised then labour, ryot instead of dyet, vice better regarded then vertue, no charity at all, no loue betwixt man and man, but euery man for himselfe, and the whirl-poole of pride and ryot ouerfloweth in all things, and in all places.

10 Argument for vsury.

Proposition. *No vsury is forbidden by the law of God, and by the law of nature, but that which is hurtfull, and ioyned with the hurt and losse of the neighbour.*

Assumption. *But some vsury is not hurtfull, but rather helpfull to the neighbour.*

Conclusion. *Therefore some vsury is not forbidden.*

Answer.

R. Downam p. 293. First the proposition is vntrue, and of dangerous consequence: for the law of God forbiddeth all vsury in generall, as a thing in it owne nature and in his whole kind simply vnlawfull, without any restraint or limitation, euen as it condemneth adultery, lying, theft, or any other notorious sinne. Thus a man might argue for an officious lye.

Reply.

But they proue their proposition thus.

Proposition. *Vsury is not forbidden, but as it is against charity, for charity is the summe of the law, and he which obserueth the rules of charity, keepeth the law.*

Assumption. *But that which is not hurtfull to the neighbour, is not against charity.*

Conclusion. *Therefore that vsury which is not hurtfull to the neighbour is not forbidden.*

Answer.

1 To the Proposition : Charity which is the summe of the law, hath reference towards God; towards our neyghbour, not onely in priuate, but also in publike: and towards a mans selfe. And in this sence I acknowledge the proposition of his syllogisme to be true, viz. That vsury is

is not forbidden, but as it is repugnant to charity. But hereby the assumption of this syllogisme is proued to be false, for there be many things which are not perhaps hurtfull to our neighbour in particular, with whom we deale, which are notwithstanding repugnant to charity. The officious lie helpeth the particular neighbour, in whose fauour it is told, yet because it is repugnant to verity, it is repugnant to charity. God who is truth hath forbidden all vntruth, and he will destroy euery one that speaketh lies : the lying mouth destroyeth the soule : therefore no lying can stand with that charity and obedience which we owe to God, nor with that loue which we owe to our owne soules. So in like sort suppose that the borrower sometimes is not hurt by vsury, but rather holpen : yet notwithstanding all vsury is against charity, for the practice of it cannot stand with charity and our allegiance to God ; who hath forbidden it, denounced his iudgements against it, made gracious promises to them that will do the contrary : nor with our charity and duty to our Countrey, vnto which vsury is in many respects noysome, as hath beene shewed : nor with that loue which we owe to our owne soules ; for whosoever putteth forth to vsury, or taketh increase, he shall not liue, but dye the death.

Reply.

Tea but say they againe, so proue the former proposition, That vsury which is ioyned with the hurs of the neighbour is condemned : therefore that which is not ioyned with the hurs of the neighbour is not condemned.

Answer.

I deny the consequence : for there are other respects which make vsury vnlawfull, besides the hurt of our neighbour, as even now I shewed; by the same reason the patrons of officious lies might argue thus ; God forbiddeth vs to tell a lie against our neighbour, therefore the lie which is not against the neighbour, but for him, is not forbidden. But you will say, all lying is forbidden : so is all vsury, as I haue already proued.

And thus I haue shewed against the proposition that all vsury is vnlawfull, though all were not hurtfull. Now I adde against the assumption of the first Syllogysme, that all vsury is hurtfull: hurtfull I say, eyther to the borrower as commonly it is, or else to the Commonwealth, as before hath beene proued.

11 Argument for vsury.

To lend vpon vsury and to borrow vpon vsury are relatives, therefore if to lend vpon vsury be a sinne, it is a sinne to borrow vpon vsury, and if to borrow vpon vsury be lawfull, then is it lawfull to lend vpon vsury.

Answer.

Eb. Downam
Ph. 15. p. 305.

I Deny the consequence which is grounded vpon a false supposition. That there is alwaies the like reason of relatives. The oppressour, and he that is oppressed: the robber, and he that is robbed, are relatives: but shall we

He which bor-
rowes vpon v-
sury, necessity
compelling
finnes not,
Idem p. 338., hence conclude, that if to be robbed, or oppressed is not a sinne, therefore it is not a sinne to rob or to oppresse?

He which vpon necessity, yeeldeth to pay vsury, doth suffer wrong and is oppressed: therefore such a one finnes not. Which may be thus proued.

To suffer wrong is not sinne.

The borrower which vpon necessity yeeldeth to pay vsury, doth suffer wrong. Therefore he doth not sinne therein.

Reply.

He which borroweth vpon vsury is not oppressed, because he is willing to borrow vpon vsury: yea, and so willing, that he seeketh to the vsurer, and intreateth him to lend, offering to gue him consideration according to the Statute, that is to say, Vsury.

Answer.

He that borroweth vpon vsury in case of vrgent necessity doth

doth yeild to vsury against his will, yea although he both offer and promise it : for in cases of vrgent necessity, men seeme many times willing to that which is indeed against their will. When a man is in danger of shipwracke, how will he bestirre himselfe to vnlaide and lighten the ship, and with such earnestnesse cast his goods into the sea, that he may seeme to be very willing to be rid of them: and yet the thing whch he willetteth, is not the casting away of his goods, but the safety of his life. This is a conditionall necessity. Thus the borrower is no more willing to pay vsury, then that man was to cast away his goods: but his necessity for auoyding a greater inconuenience, makes him seeme willing to that whereunto simply he is vnwilling.

2. *Reply.*

The vsurer cannot accomplish his sinne without the borrower, therefore the borrower is partner of the vsurers sinne.

Answer.

The consequent is not good. The sinne of rape cannot be without the innocent party that is rauished, yet she that is rauished, is not partner of his sinne that committeth the rape. So likewise one man cannot oppresse, vnlesse there be another to be oppressed, nor impose vsury, vnlesse there be another on whom it is to be imposed: and yet he that is oppressed is not partner of the oppressors sinne, nor the borrower who vpon necessity borroweth vpon vsury, of the vsurers sinne.

3. *Reply.*

It may be doubted of, whether one may take money for his vse of an vsurer: 1. Because it is not lawfull to consent to him, that doth euill. 2. Nor to give occasion to one of euill, as he seemeth to doe, that taketh money vpon vsury. 3. And *Jeremy* professeth, that he neither gaue nor tooke to vsury, where the Prophet plainly insinuates, that if he had done eyther, hee could haue found iust cause in himselfe why he should be euill thought of.

See the answer
to the 2
argument for
vsury,

Idem p 344,

*Icr, 15:10,
Bb. Babing-
ton,
vpon the Com-
mandements,
p 70.*

I. *Answer.*

Dr. Smith,
in *Willet,*
upon *Lent.*
P. 336.

1 He consenteth not to the sinne of the vsurer, that taketh vp money of him, he consenteth to the lending, which is good, but the hard condition in lending, the vsurer imposeth, and the other is forced to accept, because of his necessity.

2 Neyther doth he give him occasion of sinning, but of lending, the vsurer himselfe *Sumit occasionem peccandi*, taketh occasion of sinning.

3 The word there vsed by the Prophet, is *Nashab*, which signifieth *mutuo dare*, to lend, as *Ian*. well translateth, as it is taken in other places, *Deut. 15. 2. 6. 24. 10.* where the *Septuaginta* interpretit by the word *χρεος*, or *δεbtum* debt not vsury, and so *Theodosian* here readeth, *I did ope nothing to any man*: the Hebrew word *Nashab*, with *He*, signifieth simply to lend, but with *Aleph*, to lend vpon vsury, as *Esay 24. 2.* and though the vsuall reading be receiued, it signifieth no more then this, that the Prophet had no trading at all with them, (as we say) he neyther bought nor sold with them and yet they hated him. Wherefore the resolution here is, that a man for his necessary occasions may make vse of an vsurers money, but (not to make gaine of it by letting it out againe. 2 Or to maintaine his pride, gaming, drunckenesse. 3 Or to compasse great matters in the world, or to purchase Lands, or Hous in *Pl. 15 p 318, ses. 4 Or to seeme poore, that he may giue nothing to the vse of the Church, or to the Commonweale in subsidies and taxes. 5 Or when he may borrow freely, at the first motion offering vsury to the lender) but driven to it of necessity: for, *non qui patitur, sed qui facit iniuriam peccat*, not he that suffereth, but he that doth wrong, sinneth: and it is a very like case, as when a man vseth the oath of one that sweareth by false gods: as *Jacob* did of *Labans* oath, that swarreth by the god of *Nabor*, *Gen. 31. 53.* who serued other gods, *Iosb. 24. 2.* to confirme the league betweene them, as *Augustine* sayth, *Non peccate illius, sed pacto bono, quo fidem ser-**

Cautions in
borrowing
vpon vsury.

Bb. Downam in *Pl. 15 p 318, ses. 319, 320, &c.*

navit, vitur in bonis, he doth not vse his sinne in swearing by false Gods, but his couenant, whereby hee kept his fayth to a goed end: Epist. 154. And like as a man falling into the hands of Theeues doth reueale vnto them his treasure to saue his life, which otherwise he ought not to doe: as the tenne men did to *Ismael*, Jer. 41. 8. So it is when one virged by his necessary occasions falleth into the Vsurers hands. But better were it to preuent such occasions, if it may be: and being once enwrapped, to follow the wisemens counsell: Giue not rest vnto thine eyes; till thou hast deliuered thy soule, as a Doe from the hand of the hunter, and as a Bird from the hand of the fouler, Pro. 6.5. For as a Bird taken in a lime-bush, so one by dealing with the Vsurer, the more besnareth and entangleth himselfe.

Note:

Not to con-
tinue in debt to
Vsurers.

12 Argument for vsury.

Nesbech, which signifies biting vsury is unlanfull. But toothless vsury is not so.

Answer.

IT is the nature of all vsury to bite, though with great Mr. Fenton difference: some like the English Mastiue, some like of Vsurry p. 9. the dogge-slie some scarce sensibly, and therefore not per- All Vsurry bites ceived to be a sinne.

First, because many are content to moderate them- Why Vsurry
selues in this gaine, and then, if it be a sinne, it is but a lit- seemes not to
tle one; as Lot sayd of Zoar, Gen 19.20. *Modica sunt que bite.*
perdant nos; they be those little ones that vndoe vs. A Moate in the Eye if it be not got out in time, may grow to a pin and web; and a mans conscience may suffer Shipwracke aswell uppon a Sand as vpon a Rocke.

Secondly, it is not ever so sensible, because as the Vsurer moderating himselfe doth not seme to bite the borrower: so the borrower relievning himselfe by others, hath no cause

to complaine. Yea , many borrowers concurring in this prafyle, by their multitudes, are able to way and enhance the market, in such manner, that they may liue themselves and pay the vſurer besides. So that in conclusion those do all ſet vpon the Commonwealth: which being a great body, is able to beare many dogs, before ſhe need to complaine: and feeling the wound (as in time ſhe muſt) ſhe knoweth not well of whom to complaine. Burthen come therefore it is to the Commonwealth, yet ſo dispersed amongſt many, that it is the leſſe ſenſible, but neuer a whit the more allowable.

For theſe and the like cauſes the biting of vſury being ſometimes not ſo ſenſible to particular perſons , almighty God in his wiſedome foreſeeing how ready men woule be to cauill at the Word *Nefſebeh*, hath of purpoſe expreſſed his meaning more fully by the exēgeticall addition of another terme, which ſimply ſignifieth any increase at all. And this hath he done, not onely in the comments of the Prophets. But in the very text of the law it ſelue , *Leuit. 25.36, vtabith, and the 37. Vbemarbit̄h*: which word, *Salomon* forgetteth not to add: for *Salomons* daies being both peaceable and rich in filuer and gold, men would be then more ready in all likelihood to deuile any cauill, or colour to maintaine that ſinne.

Neyther are theſe my priuate coniectures , againſt the groundleſſe diſtincſion of biting and toothleſſe viury; but Mr. *Caluin* himſelfe (vpon whom they ſeeme to relye as a chiefe patron of vſury) doth not onely condenme it as friuolous; but addeth further, that it was the purpoſe of the holy Ghost, by adding that other word to preuent ſuch cauils. *Quia homines hac in parte nimium ſunt accuti et versuti, et excogitant ſubterfugia, quibus crudelitatem ſuam tegant; ideo addit: et incrementum non acceperit: becauſe, layth Caluin, men in this kind be ouer accute, and ſubtile, and deuile euasions how they may cunningly couer their cruelty, therefore he addeth in the text, Vſury or increafe*

Ezek. 18.17.
Pro. 28.8.

The diſtincſion of biting
and toothleſſe
viury ground-
leſſe,

crease. And for the distinction it selfe, *Calvin* his censure is, *Ludunt homines suis cauillis, sed deus non admittit tales versutiam*: men cauill and play with words, but God admitteth no such sleights. His meaning is simple and plaine, that all increase aboue the principall is forbidden.

13 Argument for vsury.

Vsury is forbidden to the poore, therefore lawfull towards the rich.

Answer.

THIS euasion is very fruolous: for *Deut. 23.19.* there is no mention of the poore, but all vsury is forbidden towards a brother, whether he be rich or poore.

2 By the same reason we may conclude, wrong is not to be done to the poore, the widow, the fatherlesse; or stranger; therefore wrong may be done to the rich, to the married wife, to the children that haue their parents liuing, &c.

3 Or when *Salomon* sayth, Robbe not the poore, because he is poore, we might inferre; therefore thou mayst robbe the rich, because he is rich.

God in the lawes of vsury, did specially, and by name forbid lending in that manner to the poore, for two respects.

1 To shew what care he himselfe hath ouer them, who are commonly and vsually neglected of men.

2 Because the poore are soonest and easiest oppressed of the rich, as the lowest hedge is soonest stepped ouer.

3 If the law of lending to the poore without vsury, should inferre the lawfulness of lending to the rich vpon vsury; then it is evident that Gods intendement in those lawes for the benefit of the poore should rather proue a hurt and hinderance vnto them, because by this meanes it would

*Powers
Positions of
Vsury.* p. 45.
See the an-
*swere to the
3 argument.*

Dr. Masse, come to passe that the poore should not borrow at all. For, vsury, p. 131. who will lend to the poore for nothing, that might lawfully lend to the rich for vsury? of which poynt we haue so lamentable and euident experiance in these our dayes, as no man, no not the vsurer himselfe is able to gainesay it. Yet of the two it were better for the poore man, that he shoulde borrow vpon vsury; then that he shoulde not be able to borrow at all: now borrow at all he shall not, if it be lawfull to lend to the rich for vsury, and not vnto him. And therefore as one sayd, *Maledicta glossa grec corrumptit textum*: accursed be that glossie or commentary that destroyeth the text: so may I say in this case, evill fare that interpretation which ouerthroweth the intent and purpose of the Commandement.

14 Argument for vsury.

Adany by imployment of money borrowed vpon vsury haue growne rich.

Answer.

Ep. Dorenam.
in Ps. 15. p.
257.

Dr. Wilson of
vsury. p. 189.

Note:

I Will not answer with Basil, *μάλιστρας δικαιούεται επόνων μαρτυρίαν*, that is, but I thinke more (sayth he) haue come to the halter: but I thinke more haue proued bankrupts. Dr. Wilson hath a pretty story to this purpose, not vnworthy the remembraunce. A man comming into a certaine Church, and seeing it fraught full of Images made of waxe, demanded; what might be the cause of such an vnwonted sight? Answer was made, that those whom these images did represent were certaine persons which on a time were saued from drowning by calling vpon our Lady. Nay then (quoth he againe) where be the Images of those (I pray you) that called vpon our Lady, and were drowned notwithstanding? So say I in this case. If any man will set before me the instances, and as were the images of those, who tooke vp money on vsury, and grew rich thereby: I would demand

mand on the other side, that he shew forth the hundreds, and thousands of those, who by that meanes haue vtterly impouerished, and ouerthrowne their owne estate, they will be found to be without all comparison.

2 Though some for a time may seeme to be rich by that which they haue borrowed vpon vsury, yet vsury at the length consumeth them, and eateth them vp.

3 Neyther doth this prosperous euent of the borrower Note: iustifie the contract of vsury, which couenanteth for gaine not in *euentum lucri*, but absolutely, and therefore out of his losse as well as out of his gaine.

4 And lastly I adde, that the more the borrower is enriched by this meanes, the more the Common-wealth is damnified. For whosoever thriveth by occupying money borrowed vpon vsury, he hath so pitched the prices of his commoditie, as that besides a competent gaine rayled for the maintenance of himselfe and hischarge, he also hath gathered vp an ouerplus of a tenth part for the vsurer. And thus by vsury the prices of all commodities are enhaunced, whiles the sellers, who borrow vpon vsury, if they will thrive, must needs make the buyers to pay two shilling in the pound more then otherwise were sufficient. And because they which doe borrow vpon vsury, must needs sell for so much as they may gaine both for themselues and the vsurers. Therefore the rest doe pitch the prices of their commodities accordingly. Otherwise they which trade with money borrowed vpon vsury could never thrive; but be- Dr. Wilson, cause sometimes they doe thrive, it is evident, that all in this p. 174. of vsury. Answer to an Objection. Ebd. Downane of the same trades doe so pitch their prices, as if all did borrow vpon vsury.

C H A P . 7 .

Vsurers must repent of their sinne, and make restitution.

Vsurers must
repent of their
sinnes.

AS for those who haue practised this sinne, their duty is to repent thereof, because they that put forth their money to vsury shall not dwell in the Mountaine of Gods holinesse, namely, vnlesse they repent. And againe *Ezek. 18.* He that putteth forth to vsury and taketh increase he shall not liue, but die the death, *viz.* : vnlesse he repente and turne from his wickednesse ; for that condition is to be vnderstood by warrant of the Lords owne exposition, *Ezek. 18.14, 15, 21.*

Bb. Downane Now vnto Repentance, besides the inward loathing of the sinne and sorrow conceiued forit, is required (as that testimony ; of *Ezek. 33.14.15.* Plainely sheweth) both a desisting from the practice of vsury, and a restitution of that which hath beene gotten by vsury, with the harme of others. For the first : it is the expresse Commandement of God by the Apostle, *Eph. 4.28.* Let him that stole,steale no more : and by *Nehemiah* more particularly in this case of vsury *Chap. 5.10.* Let vs cease from this burthen ; meaning vsury : forsaking of sinne accompanieth forgiuing of sinne : *Prou. 28.13.* Neyther may we thinke that God remitteth those sinnes, which we our selues retaine.

Vsurers must
make restitu-
tion else.
1. No repen-
tance.

Now vpon this forsaking of sinne, will follow the second duty of repentance, namely restitution, as a necessary consequent thereof, which restitution whosoever maketh not, being able to restore , he neyther hath vnfained repentance of his sinne, nor any sound assurance of the forgiuenesse thereof. He hath not repentance : for he doth not forsake the sinne of theft and vsury , that continueth in it , and he continueth therein that doth not make restitution. For so oft as a man remembreth , that whatsoever he hath vniustly gotten by vsury, or any other kind of theft , to the damnyfying of others , is not his owne,

owne, but theirs whom he hath wronged, and yet refuseth (being able) to restore the same, so often he *si res aliena committeth theft*. Therefore *Augustine* sayth, that men doe *proper quam peccatum est*, not repent indeed, but counterfeit repentance, if when they *eum reddi pos-* are able to restore other mens goods, wherein they haue *fit non redditur,* offended, they do not restore them *non agitur pa-*
nitentia, sed singitur.

As he hath not repentance which maketh not restitution, if he be able, so neyther hath he any sound assurance of remission. It is a true saying of *Augustine*, *Non remitti peccatum, nisi restituatur ablatum*, that the sinne is not remitted, vnlesse that which hath beene vniustly taken, be restored, namely, if the party be able to restore: for whiles a man continueth in his sinne, he cannot beleue the forgiuenesse thereof, and he continueth therein, vntill hee make restitution. To restore is to cease from doing wrong, therefore hee that shall not restore, doth not cease from the wrong.

But it is further to be considered, to whom and when this restitution is to be made, and how farre forth.

1 To whom? Surely to him that hath sustained losse or harme thereby, *Leuit. 6.5. Numb. 5.7.8.* That is, eyther rers must re-store, to the vse of the Debtour if he hath beene bitten, or to pub-like and godly vses, if the Common-wealthe hath beene endamaged.

2 When? So soone as thou desirest remission of thy sin, and reconciliation with God for so the Lord hath expressely commanded. *Numb. 5.6.7.8. Leuit. 6.2.3.4.5.6.7. viz.* That the sinne first must be confessed to God: Secondly, restitution is to be made to the party offended, the same day that thou seekest reconciliation with God, if not before: and Thirdly a sacrifice was to be offered, &c. The equity whereof remaineth vnto vs, that in the third place we should call vpon God for the forgiuenesse of our sinne, desiring him for and by the sufficient sacrifice of Christ (which was prefigured by the sacrifices of the Law) to forgive our sinne Many will seeme to seeke reconciliation with

² No sound assurance of remissi'n.

Epist. 54. ad Maced.

with God, but neuer thinke of making amends to their brother offended. But our Saviour Christ teacheth vs another lesson, *Mat. 5.23. 24.*

How farre forth is this restitution to be made, that is, forth this reſt of what vſury, and of how much?

ſtitution is to be made. *Ans.* Not of meutall vſury, where gaine for loane is intended onely and expected: for howſoeuer that intent corrupteth the aſt of lending, yet it polluteth not the free gift of the borrower, which is voluntarily giuen in testimony of thankfullerneſſe. And therefore it bindeth not the lender for reſtitution to be made to the neighbour whom he hath not wronged, but to repenteſce toward God.

And of how much? For the quantity; ſo much at the leaſt is to be reſtored as hath beeene gotten by vſury with the harme of others: or if the offender bee not able to reſtore ſo much, yet he muſt reſtore ſo much as he is able. The Lord in his Law commandeth, that the offender ſhould reſtore the whole ſumme, and alſo adde a fift part vnto it, *Leuit. 6.5. Numb. 5. 7. & Zacheus,* to teſtifie his repenteſce, promiſeth fourē fold: that thoſe men may know how farre they be from true repenteſce who will reſtore nothing at all.

If any ſhall thinke or ſay, *Durus est hic Sermo*, this is a hard or harsh Doctrine, which is not ſo eſteemed in reſpect of other kinds of theſt: I Answer, the harder this Doctrine ſeemeth to Vſurers then to other Theeues and robbers, the more desperate is their estate then of others. And this may be another argument to aggrauate the grievouneſſe of this ſinne, that whereas other Theeues and robbers, if once they be diſcouered, acknowledge their fault, and are willing to make reſtitution, Vſurers though conuinced of this ſinne, yet ſtand in defence thereof and thinke not themſelues bound to make reſtitution.

Note. Vſurers worse then other Theeues.
 (a) Dyke of re- penitance p. 143
 Mr. Smith 2.
 Sermon vpon vſury and in his Sermon of *Zacheus conuertion.*
 Bb. King on Genib. Ch. 3. 8. I could with much facility, confirme the iudgement of this reverend Father, by the concurrence of a world of testimonies; but because the poyn̄t is already diſcoured to be a manifeſt truth, I will but (a) name ſome of them,

them that require Vsurers to make restitution, and preferre to the Vsurers consideration, the iudgement of a most learned and iudicious Doctor.

Powels positions of vsury p.68.69. Mr. *Philips* Sermons p.95. Bb. *Sands* in Sermon vpon, *Luke* 1.74.75. Mr. *Rogers* strange vineyard p.313. Bb. *Iewell*, vpon *Thess*.p.147. *Perkins* vol.2.p.197.

If vsury be an vnlawfull trade, as hath beeene sufficient- Dr. *Smith* in
ly proued before ; then it will follow , that what is *Willet* on *Ie-*
wrongfully gotten must be restored home, and restitution *uiticus* p.632.
be made of the wrong done. So *Zacheus* professeth to re-
compence foure fold what he deceitfully had gotten ; the
word is [*εἰσκοπάνησα*] taken from such as among the
Athenians discouered those which carryed out figs, which
was forbidden,(they being had their in great price,) and so
the word is generally applied to those , that accuse others
wrongfully, and forge any cauillation against them, in like
manner Vsurers haue trickes, and deuices to enwrap and
entangle their poore debtors.

And if they will with *Zacheus* become the children of debtors.
Abraham, they must make restitution of their unconscion-
able vsury : so was it decreed in a generall counsell, *Posses-* Councells de-
siones qua de Vsuris comparative sunt , vendi debent, et pre- creed restitu-
tia his, ex quibus vsura extorta sunt , rescitis ; possessions
gotten by vsury, must be sold, and the price giuen to them,
of whom the vsury was extorted ; *Lateran.* Part.16.c.5. and
Augustine also would haue vsury restored: *Quia omne, quod*
male possiatur, alienum est, because euery thing, which
is ill possessed, belongeth to another ; *Epist.54.*

But here in this case of vsury , these cautions must be obserued. Cautions to be obserued,

1 That euery thing gotten by money cannot be restored, but onely those things : *Quorum usus non est consumptio*, which are not consumed in the vse, as House, Lands, but meat apparell, which consume in the vse, cannot be restored, but the value of them.

2. Besides the vsury money, something may be gotten
humana, industria, by humane industry and for that re-
 stitution is not to be made.

3. And if the lender be damned, *Per dilationem*, by the
 detayning of his money; of that also a consideration must
 be had.

4. And all the price of the House and ground is not to be
 restored, but *Secundum quantitatem usurae*; according to
 the quantity of the vsury received. To this purpose, *Aquin.*
2.29.18. art. 3.

5. Adde hereunto, if the parties be not living of whom
 the vsury was taken: then restitution must be made to his
 heires, and next of his kindred, and for want of them to be
 giuen to pious vses according to the Law, *Numb. 5.8.* And
 to the Canon is: *Qui usuras receperint, cogendi sunt, sub pena
 Excommunicationis, ijs a quibus extorserunt, vel a heredibus
 restituere*, they which haue received vsury, are to be com-
 pelled vnder paine of excommunication to restore them to
 such, from whom they extorted it, or to their heires,
Lateranen. *Ibid. ubi supra.*

Conclusion.

Chro. 30. 18 Now the good Lord pardon every Vsurer, that prepareth
 his heart to seeke God, the Lord God of his fathers, though
 he be not cleansed according to the purification of the
 Sanctuary. The good Lord open their eyes, and turne them
 from darkenesse to light, and from the power of Satan vnto
 God: that they may receive forgiuenesse of sinnes, and in-
 heritance among them which are sanctified by faith that
 is in Christ.

Now the God of peace, that brought againe from the dead
 our Lord Iesus, that great Shepheard of the sheepe, through the
 Heb. 13. 20. 21. blood of the everlasting covenant, make them perfect in every
 good worke to doe his will, working in them that which is well
 pleasing in his sight, through Iesus Christ, to whom be glory for
 euer and euer, Amen.

Barnard. Serm 61. in Cant.

Meritum meum misericordia Domini.

Mr. George Withers.

TO make of griping vsury their Trade
among the rich. No scruple now is made
In any place. Foreuery Country-village
hath now some vsury, as well as tillage,
Yea they that lending most of all detest
though but for tollerated interest:
Doe nathlesle take those annuities
which often proues the bitingst vsuries ;
By nature money no increase doth bring,
most, therefore thinke it a prodigious thing
That money put to loane, should bring in gaine.
yet some of these by practise doe maintayne
As monstrous vsuries: and nougat at all
are touched in their conscience therewithall.
In vsury of Cattell or of Leases
we may disburse our money for increases
More biting farre then those who dare to take
who by meere lending doe aduantage make
As money naturally produceth nougat,
so, by the earth small profit forth is brought :
Vntill both cost and labour we bestow,
for little else, but thornes and weedes will grow.
The Landlord, therefore, here I dare auer,
to be no lesse a griping Vsurer,
Then is the money master: if he breake
the rule of Christian charity, and take
More profit then his Tenant can afford,
and such as these, are hated of the Lord.
Of Vsurers there are some other sorts
who keepe no certaine place, but both in Courts,
In Cities, and in Country-townes they dwell,
and in the tricke of griping they excell ;
There be of these, that Vse for silence take
some others, an Vsurious profit make.

Of

Of their authorities, and doe aduance
 their wealth by giuing others countenance:
 Their carriages their neyghhours fetch and bring
 they haue their seed time, and their haruesting
 Dispatcht almost for nothing: such as these
 are many of our Country Justices.
 Some by another engine profit catch,
 they must be prayd and paied for dispatch
 Yea Clerkes, and many of other officers
 are greater and more hatefull Vsurers,
 Then they that most are hated for that crime
 since these doe often for a little time
 Which they delay vniustly take what may
 of no meane summe, the annuall interest pay,
 These men are cruell: and yet worse by farre,
 most Treasurers, and their pay-masters are
 For, that which due vnto vs doth remaine
 they doe not onely ouerlong detaine,
 But, oft, of euery hundred, twenty take,
 ere payment of our owne, to vs, they make
 They must haue bribes, their wiues must haue Caroches,
 or hortie, or leuels, after which encroches
 Their seruants also, for some other dues
 (as they pretend) which if we doe refuse
 To pay vnto them, twise as much we leese,
 this tricke enricheth also. Referres
 In Chancery, and in some other Courts
 and this or makes, or marreth most reports:
 This is that common cheat, and meanes by which
 meane officers so speedily grow rich,
 Although they giue large Incomes, by this way
 their wiues so on a sudden grow so gay,
 That were but Kitchin mayds few yeares before
 yea many in the blood of Orphanes poore
 Haue dide their gownes in Scarlet by such courses
 and clothd and fed themselues with widowes curses.

George Withers.

FINIS.



